Review of B.C. Student Assistance and Barriers to Post-Secondary Participation

Final Report

Submitted to
The Hon. Tom Perry
Minister of Advanced Education,
Training and Technology
September 1992

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FOREWORD

Hon. Tom Perry
Minister of Advanced Education

On behalf of our Committee, I am pleased to submit the final report of the Review of B.C. Student Assistance and Barriers to Post-Secondary Participation.

The report includes a description of barriers, an analysis of the shortcomings of the B.C. Student Assistance Program, recommendations for BCSAP improvements to be implemented for 1993/94 and beyond, plus detailed recommendations related to six areas: tuition policy, child care, student housing, student employment, First Nations students and students with disabilities.

The Committee found the combination of a wide mandate and a limited time-frame to be a significant challenge. The result is a comprehensive and detailed report that addresses both broad access issues as well as many technical aspects of the B.C. Student Assistance Program.

The development of British Columbia will, to a large extent, depend upon the education, skills and training of all its citizens. Post-secondary education must therefore be viewed as a necessary investment in the province's future. We are hopeful that you and your government colleagues will recognize the importance of addressing the many-faceted barriers to wider participation of British Columbian's in post-secondary education.

J. Orum

Jennifer Orum
Committee Chair

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EXECUTIVE SUMMARY

Introduction

In May 1992, Advanced Education Minister Tom Perry appointed a 15-member committee to:

1) Undertake a comprehensive review of the British Columbia Student Assistance Program;
2) To make recommendations aimed at correcting shortcomings of the British Columbia Student Assistance Program for the 1993/94 program year and beyond;
3) To identify significant financial and other barriers that may impede citizens of the Province of British Columbia from achieving a post-secondary education.

The Committee, chaired by Jennifer Orum, Coordinator of Financial Aid and Awards at the British Columbia Institute of Technology, included representatives of students, post-secondary administrators, college and university faculty and the public.

The Committee heard in-person presentations from government, educational and community organizations and held 12 public meetings throughout the province. This final report contains 173 recommendations, 80 of which the Committee considers priorities for the 1993/94 program year.

The following summary includes background on the B.C. Student Assistance Program, the main issues identified by the Committee and an overview of the recommendations for change.

Basic Principles

The committee was provided the following principles to guide its review:

1. Student assistance programs should remove financial barriers faced by students.
2. Costs of post-secondary education should be shared among society, the student, and where appropriate, the student's family.
3. Student financial assistance should be provided based on need.
4. Assistance programs should encourage participation of groups underrepresented at the post-secondary level.
5. Assistance should be structured to facilitate timely completion of studies.
6. Assistance programs should emphasize the responsibility of students to repay loans and reflect realistic expectations of students' ability to pay.

Historical Context

In the past three decades the need for student financial assistance in Canada has increased significantly. This is due to many factors, including fewer summer jobs for students — particularly well paying jobs that allow students to save for education — higher educational costs and changing student demographics.

Today, a growing number of mature students, married students, students with children, single parents, women and students with disabilities are accessing a post-secondary system that was not created to accommodate their varied needs. The current system was initiated at a time when 'typical' students were mainly single, recent high school graduates with at least some level of parental support.

Student Assistance Structure

The B.C. Student Assistance Program (BCSAP) has both federal and provincial components. The program currently in place was established in 1987 and includes Canada Student Loans, B.C. Student Loans, Equalization Payments — grants to students in their first two years of post-secondary study — and Supplementary Payments — grants to students completing college preparatory studies. The Loan Remission Program involves forgiveness of a portion of B.C. and Canada Student Loans as a way to limit the indebtedness of students when they graduate.

Between 1987 and 1991, British Columbia rose from tenth place to sixth place among Canadian provinces in regard to financial assistance expenditures per full-time enrolment.

In the 1991/92 program year 45,620 students in British Columbia applied for student aid through the B.C. Student Assistance Program. A total of 34,295 B.C. students received $118.38 million in Canada Student Loans and 18, 322 received $59.31 million in B.C. Student Loans. In the same program year 8,046 students received provincial Equalization Payments totalling $23.81 million.

Synopsis

In making recommendations the review committee focused on two broad themes: simplification and equity. Submissions indicated that students, members of the educational community and the public perceive the B.C. Student Assistance Program and other government student assistance initiatives to be complex, difficult to comprehend and inadequately or arbitrarily updated. Also, with changing student demographics, outdated policies often create and/or perpetuate inequities for some groups of students, including single parents, women, students with disabilities, students from low income backgrounds and First Nations students.

Many recommendations focus directly on changes to policies and procedures in the B.C. Student Assistance Program that will make the program more effective and easier to access for all students. To directly address inequities, a variety of recommendations focus on policy changes to foster participation of groups currently underrepresented in the system.

Recommendations

The following are recommendations identified by the Committee as priorities for implementation by 1993/94.

Adjust the mix between grants and student loans.
It is recommended that over the next several years all B.C. Loans be replaced with B.C. Grants beginning in 1993/94 with increased grant assistance for students in years three and above, dependent students from low income backgrounds and student whose financial need exceeds the current assistance maximums. Currently, students receive provincial grants in the first two years of their post-secondary studies and provincial loans in subsequent years.

Make loan remission more responsive.
It is recommended that loan remission not be dependent on the number of years students take to complete their program and that loan remission levels be indexed to match increases in average earnings. It is further recommended that the turnaround time for processing loan remission applications be improved.

Increase weekly maximums to reflect need and family size.
It is suggested that the current weekly ceilings on B.C. Student Assistance no longer reflect the real cost of living. Therefore, it is recommended that weekly maxima should be revised to reflect the urban poverty line as established by the National Council of Welfare, and the direct costs of education-related expenses such as tuition, books, supplies and possibly transportation.

Maintain BCSAP course load requirement at 60 per cent.
It is recommended that the minimum course load requirement for B.C. Student Assistance Program remain at 60 per cent, and if the federal government increases the minimum to 80 per cent for Canada Student Loans, that the province provide B.C. Loans for those students with a 60 to 79 per cent course load, to replace the Canada Student Loan which will no longer be available.

It is further recommended that BCSAP eligibility be extended to students unable to meet the 60 per cent course load requirement as a result of personal situations such as disability or family responsibilities.

BCSAP allowances should be based on the urban poverty line.
It is recommended that realistic costs for living expenses be used in the calculation of student financial need. Currently, allowance values are not tied to an external standard such as the poverty line, with the result that values do not reflect a minimally-acceptable standard of living.

Revise expected parental contribution requirements for dependent students.
It is recommended that the federal parental contribution tables in use since 1984 be updated to reflect realistic expectations of parental support, and that more flexible criteria be established to determine if students are financially independent or dependent on their parents.

It is further recommended that the net worth assessment of parental farms, ranches and small businesses not normally be part of the parental contribution calculation.

Establish an effective BCSAP delivery system.
It is recommended that the current plans for a centralized BCSAP delivery system be replaced by a plan for centralized computer processing accompanied by decentralized data entry and service to students.

Simplify application form and review annually with student input.
It is recommended that the length of the application form be reduced considerably, the writing reflect a functional literacy level, and the application form, appendices and guide be reviewed annually with students and financial aid administrators. Currently the form is considered intimidating, and the reading level too difficult for many students trying to enter the post-secondary system.

Make repayment more flexible.
It is recommended that B.C. Student Loan policy be revised to allow banks and credit unions to establish more flexible repayment schedules for students, and that a B.C. Interest Relief Program be established to provide low-income students with up to an additional 18 months of interest-free and payment-free status. These changes would assist unemployed and underemployed students to avoid default.

Provide more comprehensive and timely information.
Students be better informed about the implications of student loans, default and bankruptcy before they apply, and that this information be reinforced during the time they are receiving assistance and again when they graduate/leave their educational program. It is also recommended that a targeted outreach strategy be developed for students in underrepresented groups and that funding be made available for public institutions to offer 'student success' courses that assist students to develop financial survival strategies.

Make programs fully accessible to First Nations institutes and students.
It is recommended that First Nations post-secondary institutions be treated the same as public post-secondary institutions for purposes of the B.C. Student Assistance Program, that the Ministry of Advanced Education, Training and Technology provide funding for coordinator positions at all public post-secondary institutions to provide services to First Nations students, and that every public post-secondary institution in British Columbia have at least one board member representing status and non-status First Nations people by March 1993.

Make significant changes to increase access for persons with disabilities.
It is recommended that a common definition of 'disability' be established across all provincial ministries and agencies, and that assistance programs originating in different ministries be better coordinated and eventually integrated to provide 'one stop' service. Proposals are made to improve the effectiveness and equity of Vocational Rehabilitation Service programs and services. It is further recommended that the ministry establish a full-time Adult Special Education Coordinator position to be filled by a qualified person with a disability.

A B.C. government lending agency should be established.
It is recommended that B.C. create a provincial lending agency by 1994/95 to handle all B.C. Student Loans. The agency to be based on the Saskatchewan model.

The B.C. government should consider opting out of the Canada Student Loan Program.
It is recommended that the province seriously consider opting out of the Canada Student Loan Program and receive alternate payments from the federal government.

The provincial government should review B.C Student Assistance policy and delivery more regularly and expand participation in the review process.
It is recommended that the provincial government clearly define and articulate a BCSAP mission statement with objectives that can be evaluated annually. It is further recommended that two standing committees be established to advise the Minister of Advanced Education, Training and Technology on B.C. Student Assistance policy and delivery isssues.

The B.C. Summer Employment Program should be reinstated.
It is recommended that the campus-based component of the provincial student summer employment program be reestablished.

Post-secondary institutions should be free to set their own tuition fees.
It is recommended that all post-secondary institutions be allowed to set their own tuition fees within a context of a comprehensive financial aid program that includes both government and institutional components.

Significantly expand access to child care.
It is recommended that on-campus child care be recognized as a Student Service rather than a full cost-recovery or ancillary service, and that formal assessments be conducted at all post-secondary institutions to identify needs for full-time, part-time, and evening and weekend child care. It is recommended that funding be made available to post-secondary institutions, as well as student societies, to establish and operate child care centres on campuses. It is also recommended that the Ministry of Social Services daycare subsidy policy be revised to open up eligibility to more student parents.

Increase funds to build student housing.
It is recommended that the provincial government approach the federal government to reinstate sections of the *National Housing Act* that provide for direct financing for the building of student residences, and that the provincial government make debenture capital and matching capital funds available to post-secondary institutions for building residences.

Review attitudinal barriers to post-secondary education.
Attitudes held by students, their families and peers, school and post-secondary personnel and employers can be powerful barriers to post-secondary participation. It is therefore recommended that a one-year review be conducted to address attitudinal barriers. The proposed review should cover attitudes such as gender stereotyping and sexism, ageism, homophobia and racism, class and cultural attitudes, value judgements on various types of education and educational elitism.

Conclusion

Many of the changes recommended in this report require an increased commitment to post-secondary education by the provincial government. Considering the importance of a highly trained and educated citizenry to the future of the information-based economy developing in British Columbia, this commitment is necessary.

The Committee suggests that B.C., currently in sixth place among provinces in terms of financial assistance expenditures per full-time enrolment, strive to be within the top five. The proposed restructuring of the B.C. Student Assistance Program, and improved services to target groups, can be implemented in conjunction with staged increases in the province's financial expenditures on student assistance.

1 INTRODUCTION

Review Committee Members

Al Atkinson,
Dean of Educational and Student Services, Douglas College.

Jacquie Best,
B.C. Chair, Canadian Federation of Students; undergraduate student, University of Victoria.

Verna Billy,
Education Liaison Director, Shuswap Nation Tribal Council; board member, Nicola Valley Institute of Technology.

Stephanie Chaytor,
End Legislated Poverty; community worker, First United Church.

Robert Clift,
Part-time undergraduate student, Simon Fraser University.

Colleen Farrell,
B.C. Educational Association of Disabled Students; student at Camosun College.

Connie Gibbs,
Past Chair, Association of Student Awards Personnel of B.C.; Supervisor of Financial Aid, Capilano College.

Ken Hawkins,
Student Association President, Northwest Community College.

Donna Lomas,
College-Institute Educators Association; Vice President of the Faculty Association and Instructor, East Kootenay Community College.

Marya McVicar,
Alma Mater Society Coordinator of External Affairs; undergraduate student, University of British Columbia

Dr. Norma Mickelson,
Confederation of University Faculty Associations of B.C.; Professor in the Faculty of Education, University of Victoria.

David Northrup, FCA,
Institute of Chartered Accountants of B.C.; Partner, BDO Dunwoody Ward Mallette.

Jennifer Orum, (Chair),
Coordinator of Financial Aid & Awards, B.C. Institute of Technology.

Dr. K. D. Srivastava,
Vice President of Student and Academic Services, University of British Columbia

Victoria Szopinski,
Simon Fraser Student Society External Relations Officer; graduate student, Simon Fraser University.

Committee Support

Desseri Clowater, Review Committee Assistant

Leah Ponting, Review Committee Assistant

Mandate and Principles

Mandate:

The task of the Review Committee is:

To undertake a comprehensive review of the B.C. Student Assistance Program;

To make recommendations aimed at correcting shortcomings of B.C. Student Assistance Program for the 1993/94 program year and beyond;

To identify significant financial and other barriers that may impede citizens of the Province of British Columbia from achieving a post-secondary education.

Principles:

The following basic principles will guide the review:

Government student assistance programs should facilitate equity of access to post-secondary education by removing financial barriers.

As both society and students are beneficiaries of education, the educational costs and responsibilities for financing an individual's post-secondary education should be recognized and shared among society, the student and where appropriate, the student's parent(s) or spouse.

Assistance programs should be provided to students based on their financial need, as a supplement to other resources available to them.

Student assistance programs should encourage participation of groups currently underrepresented in post-secondary education through recognition of specific barriers which may unduly influence such groups (e.g.. single parents, women students, students with disabilities, students from low income backgrounds, aboriginal students and students from visible minorities).

Assistance programs should be structured to facilitate timely completion of a student's post-secondary studies.

Assistance programs should emphasize the responsibility of students to discharge their financial obligations following post-secondary studies and enhance the likelihood of repayment by recognizing students' ability to pay.

The Review Process: An Introduction

In April 1992, Advanced Education, Training and Technology Minister Tom Perry announced the initiation of a review to address the B.C. Student Assistance Program (BCSAP), plus financial and other barriers to post-secondary participation in the province. The minister established an independent Review Committee including representatives of students, post-secondary administrators and faculty, plus the external community. The Committee was provided a mandate and set of principles to guide their review.

The Committee had fifteen all-day meetings between May and August, with working sub-group meetings on selected topics. In-person presentations to the full Committee were given by Ministry of Advanced Education, Training and Technology officials, representatives from the office of the B.C. Ombudsman and the Ministries of Social Services, Finance and Corporate Relations, Labour and Consumer Services and the Auditor General's office, plus representatives of educational and community organizations. (See Appendix B for a list of in-person presentations.)

Regional meetings were held at post-secondary institutions around the province in June to provide an opportunity for members of the educational community and public at large to provide input to the review. Regional meetings were held at the University of Victoria, Malaspina College (Nanaimo), North Island College (Courtenay), Northwest Community College (Terrace), the College of New Caledonia (Prince George), Northern Lights College (Dawson Creek), Selkirk College (Castlegar), East Kootenay Community College (Cranbrook), Okanagan University College (Kelowna), University College of the Cariboo (Kamloops), University College of the Fraser Valley (Abbotsford) and Vancouver Community College.

Written submissions from the educational community and the public were invited through a series of advertisements placed in community newspapers in conjunction with the regional meeting announcements. Specific invitations for submissions were also extended to the student associations and faculty at public post-secondary institutions, as well as to unions representing support staff throughout the B.C. post-secondary system. (See Appendix C for a list of formal submissions to the Committee.)

The Committee initially set out to identify the financial and other barriers that prevent British Columbians from entering and completing post-secondary programs. From the list of barriers identified, it became clear that not every issue could be discussed in detail within the time-frame of the review. It was therefore determined that in addition to the B.C. Student Assistance Program, the Committee would address barriers related to tuition policy, child care, student housing, and student employment, plus discuss the special challenges faced by First Nations students and students with disabilities.

The Committee's deliberations on the many complex issues within the review's mandate aimed at obtaining consensus. This was not reached in every instance and the report therefore reflects majority and minority recommendations on a limited number of issues.

Equity and Simplification

The following report reflects the two basic themes of equity and simplification. A major thrust of the Committee's mandate was to address the underrepresentation of groups such as single parents, women students, students with disabilities, students from low income backgrounds, and First Nations students in colleges, institutes and universities. A number of recommendations are specifically aimed at increasing the participation rates of these groups, while many of the more general recommendations will also impact their ability to access post-secondary education.

On the basis of input from students, members of the school and post-secondary community, representatives of various government departments, and the public, it became clear that BCSAP and other government assistance initiatives have evolved into a complex, very difficult-to-understand web of programs. The Committee therefore set as one of its major objectives, the simplifying of BCSAP policy and procedures to ensure they can be understood by all those who could potentially access the post-secondary system.

Targets for Program Improvement

A third focus of the Committee was a review of the basis for the allowances, assistance levels and limits that are part of BCSAP policy. In many cases it appeared that even if these levels were initially set within a larger policy context, over the years they have often been inadequately or arbitrarily updated. The results are allowances, assistance levels and funding limits that no longer relate to the realities of being a student in the 1990's. The Committee has therefore proposed tying BCSAP policies and allowances to external standards such as specified poverty lines wherever possible. It is recognized that doing so creates targets for program improvement that may take a number of years to accomplish.

The Challenge

The following report outlines 173 recommendations aimed at addressing the barriers to participation in the province's post-secondary system. The barriers are complex and inter-related and thus the proposed remedies are neither simple nor few. The difficulty of the challenge should not, however, deter our efforts to open up educational opportunities to all citizens of British Columbia.

2 CONTEXT

Identifying Barriers

One of the major parts of the Committee mandate was to identify significant financial and other barriers that impede citizens of British Columbia from achieving a post-secondary education. Committee discussions considered barriers encountered at any point along the post-secondary continuum; from initial access through to graduation. At the same time, it was recognized that some very influential barriers develop early in students' lives, often long before they encounter the post-secondary system.

Barriers to post-secondary education rarely occur in isolation. It became clear that many students face multiple barriers, with the combination of such barriers creating a formidable challenge to post-secondary access and completion.

Given the time-frame of the review, the Committee realized that it would not be possible to discuss all twenty-four barriers, as listed below, in depth. It was therefore decided that six areas would be addressed in addition to the B.C. Student Assistance Program. Those areas are tuition, child care, student housing, student employment, plus the specific barriers faced by First Nations students and students with disabilities.

Note that the following list of barriers identified to the Review Committee is not in priority order.

1. Lack of savings and other resources.
2. Rapidly escalating general living costs.
3. Tuition.
4. Limited student employment opportunities.
5. Lack of affordable housing for students.
6. Shortage of on-campus child care spaces, particularly flexible, evening, weekend and part-time care.
7. Geographical/distance/transportation problems.
8. Availability of public transit for students (e.g. fares, scheduling).
9. Lack of extended medical/dental coverage for students.
10. Non-responsiveness of the B.C. Student Assistance Program to the situations of non-traditional students (e.g. mature students, part-time students, students with disabilities, educationally disadvantaged students).
11. Lack of information and counselling on the B.C. Student Assistance Program for students, parents, high school and post-secondary personnel.
12. The B.C. Student Assistance Program delivery system.
13. Lack of inter-ministerial/interdepartmental coordination of assistance programs available to students/unnecessary bureaucracy.
14. Ministry of Social Services and Vocational Rehabilitation Service policies that limit/steer educational and career choices of clients.

15. Seat availability/scheduling problems at post-secondary institutions (both province-wide and regional disparities).
16. Progression and graduation requirements of post-secondary institutions.
17. Course transferability problems between institutions.
18. Campus environments non-supportive/hostile to various groups such as part-time students, mature students, students with disabilities, educationally disadvantaged students, First Nations students and women students.
19. Lack of employment equity on campuses.
20. Inadequate preparation of students at the high school level for post-secondary study.
21. Inadequate encouragement in the kindergarten to grade 12 and post-secondary systems for students who are not 'high achievers'.
22. Lack of remedial support for the educationally disadvantaged.
23. Limited/inadequate counselling/support in the kindergarten to grade 12 and post-secondary systems, particularly for students from disadvantaged groups.
24. Attitudinal barriers (attitudes held by students, parents, high school, post-second ary and government personnel, employers, society at large), including fear of debt, elitism and other systemic values.

Evolution of Student Financial Assistance in British Columbia

The B.C. Student Assistance Program (BCSAP) has both federal and provincial components. Since the inception of student financial assistance in 1964, the program in British Columbia has undergone a number of changes in its structure and delivery. This brief chronology traces major events in the evolution of the system.

- **1964** The Canada Student Loan Program was initiated by the federal government. At this time, B.C. students could obtain Canada Student Loans plus federal-provincial bursaries.

- **1972** B.C. Grant program was introduced.

- **1984** The B.C. provincial grant was replaced in full by a the 'B.C. Student Loan'. This change meant that student assistance in B.C. was now on an 'all loan' basis. It also left B.C. in tenth place amongst the provinces in financial assistance expenditures per full-time enrolment (See Appendix A, Graph 1, Table 1).

- **1985** A limited loan remission program was initiated forgiving 25 per cent of the B.C. Student Loan component of the student's accumulated debt upon graduation. For students who had to relocate to attend a post-secondary institution within the province, the reimbursement level was increased to 33 per cent. B.C. remained in last place among provinces in financial assistance expenditures per full-time enrolment until 1987.

- **1987** A new package of student aid programs was introduced in B.C. This package included 'Equalization Payments' — up-front grants to students in the first two years of post-secondary study — and 'Supplementary Payments' — grants to students completing college preparatory studies. A revised loan remission program was introduced to limit the indebtedness of students upon graduation to levels they could be reasonably expected to repay given anticipated earnings.

- **1990** B.C. moved to sixth place out of the 10 provinces in financial aid expenditures per full-time enrolment.

The B.C. Student Assistance Program: An Overview

B.C. Student Assistance is awarded to students based on an assessment of financial need. The BCSAP components are as follows:

Canada Student Loan
Repayable loans administered by the province but funded and guaranteed by the federal government to a maximum of $105 per week of study.

B.C. Student Loan
Repayable loans funded and guaranteed by the provincial government and awarded to students as a supplement to the Canada Student Loan up to a maximum of $111 per week for students without dependent children and $226 per week for students with dependent children.

Equalization Payments
Non-repayable grants funded by the provincial government and awarded to students in their first two years of post-secondary study. Awarded to students as a supplement to the Canada Student Loan to a maximum of $111 per week for students without dependent children and $226 per week for students with dependent children.

Supplemental Payments
Non-repayable grants funded by the provincial government and awarded to students completing college preparatory studies (i.e. a student completing grade 12 equivalent courses at a provincial college or institute in order to qualify to enter post-secondary training). Supplemental payments up to a maximum of $1,000 per academic year are awarded to students in addition to Canada Student Loans, B.C. Student Loans and Equalization Payments.

Loan Remission
Forgiveness of a portion of B.C. Student Loans and Canada Student Loans for students graduating with a recognized degree, diploma or certificate from a public post-secondary institution. Total student loan indebtedness can be forgiven for amounts exceeding $13,500 after a first degree, diploma or certificate, and $17,500 after a second degree, diploma or certificate.

Work Study Program
Provincial funding to post-secondary institutions to provide part-time jobs for students with demonstrated financial need.

Adult Basic Education Student Assistance Program (ABESAP)
Provincial funding to post-secondary institutions to provide non-repayable grants to students undertaking Adult Basic Education (ABE).

Part-time Student Assistance Program (PTSAP)
Provincial funding to provide non-repayable grants to students attending post-secondary courses on a part-time basis.

Part-time Canada Student Loans
Repayable loans up to a lifetime maximum of $2,500, funded and guaranteed by the federal government and awarded to students attending courses on a part-time basis.

Other Assistance
Other assistance is available to B.C. students demonstrating need through a variety of special programs, such as the Student Society Emergency Aid Fund and Assistance for Students with Severe Disabilities.

3 ISSUES AND RECOMMENDATIONS

The Committee identified 80 of the 173 recommendations as priorities for implementation during the 1993/94 B.C. Student Assistance program year with a few of these recommendations requiring action during 1992/93. Priority recommendations are indicated by the phrase 'priority recommendation'.

Almost all the recommendations represent consensus decisions of the Committee. In the limited number of instances where consensus was not reached, the recommendations are preceded by the words *majority recommendation* or *minority recommendation* in italics as it appears here.

Mix of Payable and Non-repayable Assistance

Issue: The current mix of repayable and non-repayable assistance does not adequately meet student need.

In the five years since the 1987 BCSAP package was introduced, a number of significant problems have become evident. The underlying principles initially appeared reasonable and equitable — 1) utilizing grants in first and second years to encourage people to enter the post-secondary system and, 2) limiting student debt by cancelling a portion of the student's B.C. and Canada Student Loans at graduation. Unfortunately, many students with legitimate need have been unable to benefit from the grant and loan remission aspects of the program.

Equalization Payment and ***timely completion**** policies provide examples of difficulties with the current BCSAP program. Mature students who have completed two years of post-secondary study sometime in the past 10 years find they are ineligible for non-repayable Equalization Payments. The timely completion regulation tied to the loan remission program causes difficulty for single parents, students with disabilities and educationally disadvantaged students. Many such students find they face a reduction in loan remission because they take longer to complete their post-secondary program than the timely completion policy allows. The problems related to timely completion are also compounded by shortages in seat capacity in B.C. post-secondary institutions.

Another serious problem with the current BCSAP program is the widespread confusion about program policy and regulations. The many complicated components of BCSAP are difficult for students and parents to understand. Even professionals in the student aid field find problems with the high complexity of components such as loan remission. The Committee concluded that eliminating one or more components of BCSAP is necessary to obtain much needed simplification.

(* See glossary, Appendix F)

In 1986/87 the value of defaulted B.C. student loans was $2.6 million. In 1990/91 it was $10.5 million. Replacing the B.C. Student Loan component of BCSAP with B.C. Grant will eliminate the loan default problem currently plaguing the B.C. government. It will also ensure that high-need students will not be faced with 'all-loan' assistance in any year of study — in all years they will be able to apply for a combination of Canada Student Loan and B.C. Grant.

There are three different long-term recommendations, one majority and two minority, put forward relating to the mix of repayable and non-repayable assistance.

Recommendation 1.1 *Majority recommendation:*

> Canada Student Loans and B.C. Grants be available to students in all years of study. As well, additional B.C. Grant funds be available for target groups such as single parents, students with disabilities and First Nations students.

Recommendation 1.2 *Minority recommendation:*

> Both federal and provincial student loans be eliminated and replaced by an 'all grant' program in all years of study.

Recommendation 1.3 *Minority recommendation:*

> The current structure of federal and provincial student assistance be replaced by a structure where a grant program is available to cover living/maintenance expenses and a loan program is available to cover education expenses including tuition, books and supplies.

Moving toward the student assistance structure as outlined in Recommendation 1.1 will increase the province's overall financial contribution to student aid. However, the Committee believes that this is a necessary cost if government is to meet the goal of a highly trained and educated citizenry. Given the critical importance of B.C. making a successful transition from a resource-based to an information-based economy, a stronger commitment to post-secondary education and to maximizing participation is needed.

The Committee calls on the provincial government to establish a funding target that will move B.C. from sixth place among provinces in student aid expenditures per full-time enrolment to within the top five in the country. The proposed replacement of the B.C. Student Loan Program with B.C. Grants, as outlined in Recommendation 1.1, will necessitate a staged increase in ***FTE**** student aid expenditures.

As a first step toward this target, the Committee recommends for 1993/94 that:

Recommendation 2

> For simplification purposes the term 'Equalization Payment' be replaced by 'B.C. Grant'.

(* See glossary, Appendix F)

Recommendation 3 — Priority for 1993/94

A portion of the B.C. Loan be replaced by B.C. Grant in the BCSAP structure for years three and above. For this purpose, 'year' is defined as a year in a student's post-secondary history.

The following three recommendations for 1993/94 are aimed at lowering barriers for specific target groups and students with high financial need.

Recommendation 4 addresses the hesitancy of those from low income backgrounds to go into debt. It is intended to encourage ***Group A (dependent)**** students from low-income families to undertake post-secondary education by reducing the amount of accumulated debt for such students.

Recommendation 4 — Priority for 1993/94

A new BCSAP component be introduced for Group A students from low income backgrounds, whereby a portion of their Canada Student Loan is replaced by B.C. Grant. The proportion of such B.C. Grant to Canada Student Loan to increase as parental income goes further below the threshold low income level.

The BCSAP program determines financial need using the following formula: allowable expenses less available resources equals assessed need. 'Unmet assessed need' is that portion of the student's assessed need exceeding the maximum B.C. Student Assistance available. Majority Recommendation 5.1 and minority Recommendation 5.2 are both intended to improve access for underrepresented groups by decreasing the amount of unmet assessed need (see Appendix A, Graph 2 and Table 2).

Recommendation 5.1 — Priority for 1993/94 *Majority recommendation:*

An additional B.C. Grant component be introduced for students whose assessed need exceeds the weekly assistance maximums. The amount of this grant to be increased as the amount of unmet assessed need increases.

Recommendation 5.2 *Minority recommendation:*

As for Recommendation 5.1 but limited to target groups including single parents, students with disabilities and First Nations students.

The Committee recognizes that there are a number of situations not covered by the current or proposed BCSAP program. As an alternative to reconfiguring BCSAP to address all potential problem areas, a separate, more flexible, loan program is proposed whereby students would be responsible for all or most of the accumulated interest.

For 1994/95 (1993/94 if possible), it is recommended that:

(* See glossary, Appendix F)

Recommendation 6

A B.C. loan program be established to supplement the basic B.C. Student Assistance Program, with such loans guaranteed by the provincial government but carrying no interest subsidy or a reduced subsidy. This loan program to be aimed at students unable to obtain sufficient funding through the basic BCSAP program due to assessment of liquid assets, assessment of non-existent or unrealistic parental contribution, or certain education-related exceptional expenses not being recognized under the basic B.C. Student Assistance Program.

Loan Remission

Issue: Loan remission is a cumbersome and complex means of reducing student indebtedness.

When the B.C. Student Loan component is completely replaced by B.C. Grant, loan remission will no longer exist. In the interim, while loan remission still exists, the following improvements are recommended:

Recommendation 7

The ***personal responsibility provision**** requiring students to spend four months prior to the educational term in a specified productive activity, continue to be part of B.C. Loan remission requirements, but be revised such that any of the following be considered to meet the requirement:

(a) Part-time or full-time employment (no minimum hours),
(b) Active search for employment,
(c) Volunteer work (no minimum hours),
(d) Full-time study,
(e) Caring for a dependent up to and including age 18,
(f) Caring for an adult dependent as recognized by Revenue Canada,
(g) Unable to work or do volunteer work for medical reasons,
(h) Other extenuating circumstances upon appeal.

Recommendation 8 — Priority for 1993/94

The timely completion factor be eliminated from the calculation of B.C. Loan remission requirements, with the Canada Student Loan and B.C. Student Loan ***lifetime limits/review**** points providing the necessary controls to prevent students continuing to receive assistance inappropriately.

(* See glossary, Appendix F)

Recommendation 9 — Priority for 1993/94

The first, second and third degree B.C. Loan Remission levels be indexed to increases in B.C. average earnings, with the 1993/94 levels set using a retroactive calculation of average earning increases back to 1986. Average earnings defined as Statistics Canada Average Weekly Earnings.

Recommendation 10 — Priority for 1993/94

Students who complete an associate degree be eligible to apply for and be granted B.C. Loan Remission.

Recommendation 11 — Priority for 1993/94

Loan remission applications be processed within three months of submission to the government Student Services Branch.

Recommendations 12 — Priority for 1993/94

The current Loan Remission application process for in-province students be replaced with a system where B.C. post-secondary institutions are required to automatically notify the government Student Services Branch of those students who are graduating. The remission to be processed directly through the banks/credit unions without application by the student.

Lifetime B.C. Student Loan Limits

Issue: B.C. Student Loan 'lifetime limit': a review point or an absolute limit?

Up until this year, B.C. Student Loan Program policy included a maximum lifetime loan limit that students could not exceed under any circumstances. As an interim measure, while awaiting the report of the Review Committee, this absolute limit was changed to a 'review point'. Students reaching the $30,000 B.C. Student Loan debt level have their circumstances and educational progress reviewed, with a decision made regarding whether they can receive further B.C. Student Loan funding.

Those most likely to take longer than the 'normal' number of years to complete their educational program —and thus have a greater chance of accumulating high student loan debt — are the students from groups underrepresented in the post-secondary system. Absolute lifetime limits cause the greatest difficulty for groups such as single parents and students with disabilities. Problems are also experienced by students unable to take a full course load due to a shortage of available seats in the post-secondary system.

The Committee believes that review points are an effective means of determining which students reaching the pre-established debt levels have legitimate reasons for continuing to receive B.C. Student Loan funding.

It is recommended that:

Recommendation 13

B.C. Student Loan 'lifetime limits' continue to be treated as review points rather than absolute limits.

Three separate recommendations, one majority and two minority, deal with establishing review points:

Recommendation 14.1 *Majority recommendation:*

The current $30,000 review point be changed to $40,000, with annual adjustments in future years. The review must take into consideration the needs of target group students such as single parents, students with disabilities, First Nations students, and educationally disadvantaged students. (Note: under this option, once a student reaches the review point, a review takes place for each subsequent B.C. Student Assistance Program application.)

Recommendation 14.2 *Minority recommendation:*

A series of review points be established, with the review points dependent on program level (certificate, diploma, bachelor's degree, masters, or PhD) and group (single, married without dependent children, married with dependent children, or single parents). The review points to be determined using a formula reflecting maximum student debt for students in various groups at various program levels.

Recommendation 14.3 *Minority recommendation:*

Individualized review points to be established, with the review points negotiated by the student at the time they first obtain a B.C. Student Loan, and subject to renegotiation if their educational goals change. Negotiation to take place between the student and either a counsellor or financial aid administrator.

BCSAP Weekly Maxima

Issue: BCSAP weekly maxima are established at levels insufficient to cover student expenses.

BCSAP weekly maxima establish the ceiling on funding students can receive during a particular academic year or term. The maxima reflect a combination of Canada Student Loan, B.C. Student Loan and/or Equalization Payment. maximum for students with dependent children is $331. Only the four maritime provinces have student aid and weekly maxima lower than those in place for BCSAP (See Appendix A, Graph 3 and Table 3). The Committee heard numerous submissions to the effect that the current levels are seriously inadequate to meet the escalating educational and living costs faced by B.C. students.

By establishing weekly maxima that are significantly below actual levels needed to cover tuition, books and basic living expenses, a large ***unmet need*** * is created for BCSAP recipients. Unmet need is the difference between a student's total expenses — as recognized by the government need assessment process — and total resources. Graph 2 and Table 2 in Appendix A reveal that during 1991/92, single students had average unmet need between $1,500 and $1,950, married students without dependent children between $2,100 and $2,700, married students with dependent children between $3,850 and $4,150 and single parents between $3,500 and $4,550.

It is recommended that:

Recommendation 15

The current two-level B.C. Student Assistance model— based on different weekly maxima for students with and without dependent children — be replaced by a multi-level model where the maximum for students with dependent children increases with each additional child.

Recommendation 16 — Priority for 1993/94

B.C. Student Assistance Program weekly maxima be changed to reflect two components: the ***urban poverty line*** for the applicable family size, plus the cost of direct education-related expenses (tuition, books, supplies, and possibly transportation). The weekly maxima to be revised annually to reflect changes in the urban poverty line.

Recommendation 17 — Priority for 1993/94

The revised maxima outlined in Recommendation 16 be in place by 1996/97, with phased-in implementation starting 1993/94.

Recommendation 18

Students with dependent children not in their full-time custody (but who make support payments and/or provide care one or more days a week) be given the right to appeal to be eligible for the B.C. Student Assistance Program weekly maximum for students with dependent children.

Minimum Course Load for BCSAP Eligibility

Issue: **The proposed federal increase in the minimum course load required for Canada Student Loan eligibility will mean many students in target groups will be ineligible for assistance.**

Currently, a student must maintain 60 per cent of a full course load to be eligible for BCSAP. This requirement is tied to the course load requirement for the Canada Student

(* See glossary, Appendix F).

Loan. The federal government has announced that in the 1993/94 program year, the minimum course load requirement for the Canada Student Loan will increase to 80 per cent.

This policy change will impact the 7.5 per cent of BCSAP recipients (34,295 B.C. students received BCSAP assistance in 1991/92) who currently maintain between 60 and 79 per cent of a full course load. These people fall into two major groups:

- students for whom high course loads are a problem due to a number of personal factors, including, but not limited to: disability, parental responsibilities, and/or re-entry to the system (i.e. mature students). In some cases, even the 60 per cent course load requirement is problematic for these students.

- students who are unable to maintain an 80 per cent course load due to capacity problems in the B.C. post-secondary system.

As illustrated in submissions and personal presentations to the Review Committee, seat shortages in many programs result in students increasingly taking 'filler' courses of limited value to their program in order to meet the existing 60 per cent requirement. This problem is most acute for those students initially entering the post-secondary education system. It should also be noted that those students taking filler courses are creating a domino effect. For each course taken as a filler, there is often a student displaced for whom the course is key. Consequently, the displaced student will then take a filler course, and thus displace yet another student.

It is recommended that:

Recommendation 19

The Government of British Columbia make representations to the government of Canada opposing the increase in the minimum course load requirement for Canada Student Loan eligibility from 60 per cent to 80 per cent.

Recommendation 20 — Priority for 1993/94

The minimum course load requirement for B.C. Student Assistance be maintained at 60 per cent. If the minimum course load for Canada Student Loan eligibility increases to 80 per cent, any Canada Student Loan shortfall be made up with additional B.C. Student Loan allocation.

Recommendation 21 — Priority for 1993/94

The 60 per cent minimum course load requirement for B.C. Student Assistance be waived for individuals who can demonstrate that maintaining such a course load is not possible due to factors including, but not limited to: disability, parental responsibilities, and/or re-entry to the educational system.

Residency Requirement for BCSAP Eligibility

Issue: The definition of 'residency' is inconsistent across provincial government ministries.

Group A dependent students are considered to be resident in the province where their parents reside, while Group B independent students are considered to be resident in the province where they most recently spent 12 consecutive months, not counting time spent attending post-secondary full-time.

The BCSAP residency requirement differs from that used by the Ministries of Social Services and Health for purposes of determining eligibility for income assistance and medical coverage. The Committee believes there should be consistency across provincial ministries in the definition of residency. Since the current residency requirement reflects agreement among the federal and provincial governments, it is therefore proposed that B.C. take the lead in revising its residency requirement for student assistance purposes and convincing the federal and other provincial governments to move in the same direction.

It is recommended that:

Recommendation 22

Students be considered B.C. residents for B.C. Student Assistance Program purposes if they have resided in British Columbia for three months preceding the period for which they are applying for B.C. Student Assistance.

Recommendation 23

Time attending post-secondary studies be counted as part of the three-month period outlined in Recommendation 22.

Satisfactory Progress Requirement for BCSAP Eligibility

Issue: Currently B.C. educational institutions and BCSAP both make determinations of satisfactory progress*, which may differ in individual cases.

At the present time, very few students are denied assistance under the B.C. Student Assistance Program due to lack of progress in their studies — 16 in the 1991/92 program year. A situation can arise where a student is considered eligible by a university, college or institute to register in a program of studies, but is denied access to government student assistance on the basis of the BCSAP ***satisfactory progress policy****. This policy requires that after three unsuccessful terms a student must successfully complete two terms without funding to be eligible to reapply.

The majority of the Committee believe that BCSAP should not set different standards from the post-secondary institutions, and that assistance be available to students meeting

(* See glossary, Appendix F)

institutional requirements to enter or continue study. Of the two minority opinions, one reflects a stricter standard than currently in BCSAP policy and the other a more flexible standard.

The Committee unanimously agreed that all post-secondary institutions should have a process of supportive warning letters to students experiencing difficulty in their studies (both those receiving BCSAP and those not) outlining implications of not raising marks and suggesting campus services that could provide assistance in addressing their problems.

It is recommended that:

Recommendation 24 *Majority recommendation:*

> If a student is eligible to commence or continue in a program of study at a public post-secondary institution, then they should be eligible to apply for B.C. Student Assistance.

Recommendation 25.1 *Minority recommendation:*

> If a student has been unsuccessful in obtaining satisfactory standing in any one academic year or two terms/semesters funded by the B.C. Student Assistance Program, a review take place to determine their eligibility for continued B.C. Student Assistance. Should they be denied continued funding at this point, B.C. Student Assistance eligibility to be reinstated after one calendar year or after the student successfully completes one non-funded term/semester.

Recommendation 25.2 *Minority recommendation:*

> If a student has been unsuccessful in obtaining satisfactory standing over two academic years or four terms/semesters funded by the B.C. Student Assistance Program, a review take place to determine their eligibility for continued B.C. Student Assistance. Should they be denied continued funding at this point, B.C. Student Assistance Program eligibility to be reinstated after two calendar years or after the student successfully completes one academic year or two non-funded terms/semesters.

Cost Allowances Used in the Need Assessment Process

Issue: BCSAP cost allowances are inadequate to meet realistic student expenses.

The Review Committee strongly believes that realistic costs for education-related and living expenses should be used in the need assessment calculation. It is important to recognize that the need assessment process is intended to identify the amount of 'shortfall' faced by the student. Using unrealistically low figures for ***cost allowances**** gives an inaccurate picture of student financial need. Tying cost allowances to an external standard such as the urban poverty-line will ensure that they reflect a minimum living standard.

(* See glossary, Appendix F)

It is recommended that:

Recommendation 26 — Priority for 1993/94

For single students not living in the parental home, current allowances classified as 'maintenance', 'miscellaneous', and 'local transportation' be replaced by a single, overall weekly 'maintenance allowance' calculated as follows:

$$\frac{\text{urban poverty-line for single persons}}{\text{52 weeks}} = \text{weekly maintenance allowance}$$

Recommendation 27 — Priority for 1993/94

For single students living in the parental home, the currently used allowances classified as 'maintenance', ' miscellaneous', and 'local transportation' be replaced by a single, overall weekly 'maintenance allowance"' calculated as follows:

$$\frac{\text{three-person poverty line - two-person poverty line}}{\text{52 weeks}} = \text{weekly maintenance allowance}$$

Recommendation 28 — Priority for 1993/94

The **basic married student maintenance allowance*** (currently based on 52 weeks) be adjusted to reflect the urban poverty-line for two-person families and converted to a weekly allowance.

Recommendation 29 — Priority for 1993/94

For married students with dependent children and single parents, the current basic married student/single parent allowance, ***child allowances**** and ***extra housing allowance**** be replaced by a series of weekly maintenance allowances that reflect the urban poverty-line for families of various sizes.

There are a limited number of programs where book and supply costs exceed the currently allowed maximum of $2,000. Given there is a process in place for the government Student Services Branch to review and approve book and supply costs for BCSAP, and since this process acts as a control mechanism, it appears reasonable to remove the pre-set limit on such costs in the need assessment.

It is recommended that:

(* See glossary, Appendix F)

Recommendation 30 — Priority for 1993/94

Pre-set maxima for books and supplies be eliminated and program costs as approved by the Student Services Branch be used in the need assessment calculation.

The need assessment process established by the federal Canada Student Loan program treats single students and married students/single parents very differently in relation to the period over which expenses are considered. The Committee believes the same process should be applied to all students — one that takes into account costs encountered during the period of study.

It is recommended that:

Recommendation 31

The provincial government make representations to the federal government to change the need assessment process so that the time period over which costs are calculated for all students, whether single, married, or single parent, be the period of study.

Expected Student Contribution for Single Students

Issue: Expected student savings from summer earnings are unrealistic.

Within the principle of expecting students to save towards their school term costs out of their summer/pre-term earnings, the Committee sees the need to establish a realistic income threshold under which no contribution is expected. This threshold should reflect the income needed to cover reasonable living expenses, taking into account whether students live with parents or on their own. The urban poverty line is seen as an appropriate external standard for establishing minimum living standards.
It is recommended that:

Recommendation 32

For single students living away from parents, the ***expected student contribution**** be calculated as follows:

Net income below which no student contribution is expected be revised to:

$$\frac{\text{urban poverty-line}}{\text{52 weeks}} \quad X \quad \text{16 weeks}$$

For net incomes above this threshold, student contributions be adjusted to reflect $50 increments. For example, using the 1992 urban poverty-line the net income for a single student living away from parents is $4,750. The student contribution table would look as follows:

(* See glossary, Appendix F)

net income	expected student contribution
up to $4,750	$ 0
$4,751 to $4,800	$ 50
$4,801 to $4,850	$100
$4,851 and above	increasing in $50 increments

Recommendation 33

For single students living with parents, the expected student contribution be calculated as follows:

Net income point below which no student contribution is expected established as:

BCSAP maintenance allowance for students living with parents X 16 weeks

For net incomes above this threshold the student contribution table to be adjusted to reflect $50 increments. For example, using the current BCSAP maintenance allowance for students livings with parents, the net income threshold would be $1,750. The student contribution table would look as follows:

net income	expected student contribution
up to $1,750	$0
$1,751 to $1,800	$ 50
$1,801 to $1,850	$100
$1,850 and above	increasing in $50 increments

Recommendation 34

The student contribution table be revised annually, taking into account changes in the urban poverty line.

Expected Minimum Income for Married Students

Issue: BCSAP policy is inconsistent in the calculation of resources of married students and single parents when compared with single students, and policies do not take into account non-supportive spouses.

While in the case of single students the current BCSAP need assessment looks at *minimum expected contribution* over a *four-month* pre-study period, in the case of married students it looks at, *minimum expected income* over a *12-month* pre-study period. The Committee believes the assessment of resources should be consistent for all students.

It is recommended that:

Recommendation 35.1

The pre-study period for married students and single parents be established as a four-month period as is the case with single students.

Should Recommendation 35.1 above not be possible, then it is recommended that:

Recommendation 35.2

In the case of married students the current definition for the pre-study period be retained, but the expected minimum income for both the student and spouse be deleted from the need assessment.

Input received by the Committee included several references to married students, mostly women, who are unable to access post-secondary education because their spouse is not financially or otherwise supportive of their educational plans. BCSAP policy treats married students as a single financial unit and expects that all resources of the family be taken into account when determining the need for assistance. The Committee proposes a ***special consideration process**** to address situations involving non-supportive spouses on a case-by-case basis.

It is recommended that:

Recommendation 36

A 'special consideration' category be established for students with spouses not supportive of their educational plans.

Parental Contribution

Issue: Expected parental contributions are outdated and unrealistic.

Comments relating to BCSAP ***parental contribution**** policy and regulations were among the most frequently heard at the committee's regional meetings and expressed in formal submissions. The ***federal parental contribution tables**** currently used in the BCSAP need assessment calculation have not been updated since 1984, resulting in seriously outdated expectations of parental support.

The Committee recommends several approaches to this problem: establishing more realistic criteria for determining the status of students as either dependent or independent of parents; creating more flexibility in the process that identifies exceptions to the normal distinction between dependent and independent students; introducing revised parental contribution tables for determining eligibility for provincial student aid (similar to those used in Alberta); and revising the policy relating to the net worth assessment of parental farms, ranches and small businesses.

(* See glossary, Appendix F)

It is recommended that:

Recommendation 37 — Priority for 1993/94

For provincial assistance purposes, more flexible criteria be established to determine the status of students as either Group A (dependent on parents) or Group B (independent of parents) such that:

(a) The current requirement of having two years in the workforce to establish Group B (independent) status be modified to allow for more than a three-month period of unemployment in each of those two years.

(b) A student considered independent of parents by the Ministry of Social Services and in receipt of income assistance be considered Group B (independent) for B.C. Student Assistance purposes.

(c) Group B (independent) status be granted to a student who has lived away from the parental home for two calendar years.

(d) Group B (independent) status be granted to a student who has been out of high school for three, rather than the four years currently required.

Recommendation 38

The provincial government make representation to the federal government to change the Canada Student Loan criteria regarding Group A (dependent) and Group B (independent) status as outlined in Recommendation 37.

Recommendation 39

The category used to define exemptions to the Group A (dependent) and Group B (independent) status — referred to as ***Modified Group B*** *— be more flexibly applied. Also, that the authority of post-secondary financial aid administrators to approve 'Modified Group B' be maintained.

Recommendation 40 — Priority for 1993/94

For provincial student assistance purposes, a revised set of parental contribution tables be developed for determining expected parental contribution, with the tables to be updated annually.

Recommendation 40.1 — Priority for 1993/94

In developing these tables the threshold for parental contribution be established at the ***median provincial salary**** for B.C. as determined by Statistics Canada.

(* See glossary, Appendix F)

Recommendation 40.2 — Priority for 1993/94

Regional disparities be taken into account in developing these parental contribution tables.

Recommendation 41 — Priority for 1993/94

The net worth assessment of parental farms, ranches and small businesses be deleted from the calculation of parental contribution, provided the farm, ranch or small business is normally the primary source of parental income.

The following minority recommendation is proposed as a long-term target and an alternative to making modifications to Group A dependent/Group B independent criteria and revisions to expected parental contribution:

Recommendation 42 *Minority recommendation*

All students be considered independent for provincial financial aid purposes.

Assessment of 'Other Resources' in the Need Assessment Process

Issue: The current BCSAP resource exemptions are outdated.

The Committee believes that the current method of allowing certain exemptions when assessing resources be continued. To ensure exemption levels remain reasonable, the Committee recommends tying the ***part-time earnings exemption**** to minimum wage, the ***motor vehicle exemption**** to average increase in car prices and the RRSP exemption to cost of living increases. An Emergency Reserve exemption is proposed for liquid assets to provide students with funds to cover unexpected and unavoidable expenses. The Emergency Reserve exemption levels are to be based on the asset thresholds used by the Ministry of Social Services for determining eligibility for income assistance.

It is recommended that:

Recommendation 43

The provincial government make representation to the federal government to replace the current part-time earnings exemption of $50 per week with a two-tiered exemption. The two levels to be based on (a) a weekly amount equal to 10 hours at minimum wage for students without dependant children, and (b) a weekly amount calculated as 125 per cent of (a) for students with dependant children.

Current BCSAP policy considers as an asset that portion of a motor vehicle's wholesale value exceeding $5,000 for students without dependent children and the value exceeding $8,000 for students with dependant children. Two opposing recommendations, each with equal support among Committee members, were proposed relating to motor vehicle exemptions policy:

(* See glossary, Appendix F)

Recommendation 44.1

The motor vehicle assessment be deleted from the B.C. Student Assistance need assessment process.

Recommendation 44.2

The current process of assessing motor vehicles be continued, but the two-tiered exemption level be replaced by one at $10,000 for all students. The exemption level to be increased annually to reflect increases in car prices. In special circumstances higher motor vehicle exemptions to be allowed through the B.C. Student Assistance appeal process.

Recommendation 45

The $25,000 RRSP exemption be retained, with the exemption level increased each year to reflect at least the increase in the cost of living.

It is recommended that:

Recommendation 46

An Emergency Reserve exemption be established, with liquid assets above the following exemption levels assessed as resources. Emergency Reserve exemption levels to be based on the asset threshold used by the Ministry of Social Services for determining eligibility for income assistance:

Single students	$2,500
Married students without dependants	$5,000
Single parents with one dependant	$5,000
Each additional dependant	$ 500
Married students with one dependant	$5,500
Each additional dependant	$ 500
Students with disabilities	(add $500)

B.C. Student Assistance Program Delivery System

Issue: The majority of post-secondary institutions believe that the proposed centralized BCSAP delivery model will not effectively meet the needs of students and institutions.

Much of the input received at the Committee's regional meetings related to problems with the current BCSAP delivery system and to the provincial government's plans to centralize the processing of applications as of January 1993.

Criticism of the existing delivery system focused on application turnaround times and the general complexity of the application process.

Many post-secondary institutions, particularly regional colleges, were seriously concerned with the proposed change from a decentralized application system — where students submit their applications through college, institute and university financial aid offices — to a system where students deal directly with the government Student Services Branch in Victoria. This proposed plan is widely perceived to meet government needs without fully considering of the needs of students and post-secondary institutions. The Committee concluded that the plan to centralize the application process be refocused with a new objective — to implement a centralized computer system with decentralized client service.

It is recommended that:

Recommendation 47 — Priority for 1993/94

Any changes made to the B.C. Student Assistance Program delivery system be consistent with the document *Critical Success Factors and Performance Indicators* prepared by the B.C. Student Services Administrators and the Association of Student Awards Personnel of B.C. (See Appendix E).

Recommendation 48 — Priority for 1993/94

Plans to establish a centralized B.C. Student Assistance delivery model by May 1993 be replaced by an implementation schedule leading to the establishment of a centralized/distributed delivery system — one that includes a centralized computer system with decentralized data entry and service to students.

Recommendation 49 *Minority recommendation:*

Plans to implement a centralized system by May 1993 be continued, but revised such that B.C. Student Assistance applications are submitted by students to post-secondary institutions for review/checking either (a) with applications forwarded to the Student Services Branch by the post-secondary institutions or (b) with students forwarding their applications to the Student Services Branch, but applications requiring the signature of institutional financial aid personnel.

Recommendation 50

Institutional financial aid personnel be authorized under the proposed centralized/distributed delivery model to make discretionary decisions in designated areas (e.g. student requests for 'Modified Group B' status).

Recommendation 51

The provincial government immediately establish a mechanism for evaluating the B.C. Student Assistance Program delivery system during transition to a centralized/distributed model, and following its implementation. The objectives of this comprehensive evaluation to include: reviewing quality assurance; setting and

maintaining appropriate delivery standards; ensuring accountability; and monitoring the impact of delivery system changes on students.

Recommendation 52

The evaluation mechanism outlined in Recommendation 51 be independent of the Student Services Branch. (see Recommendation 131 describing establishment of a Standing Committee on B.C. Student Assistance Delivery)

Recommendation 53

In the long term, in order to ensure minimum delivery standards at all post-secondary institutions' financial aid offices, the provincial government be able to withhold student aid eligibility from a non-complying institution's students. Establishment of minimum delivery standards to be accompanied by sufficient provincial government resources to allow such standards to be met.

Recommendation 54 *Minority Recommendation:*

The provincial government provide targeted funding to post-secondary institutions to ensure students are provided with adequate assistance regarding their B.C. Student Assistance application. To this end, a staffing formula be developed based on either full-time equivalent enrolment (FTE) or number of B.C. Student Assistance applications. As well, post-secondary institutions to receive a per-application administrative fee from the government (e.g. $25).

BCSAP Application

Issue: The BCSAP application form is complicated and difficult to understand.

The word most often used by students to describe the BCSAP application form is 'intimidating'. The form is both long and complex and the application guide requires a college/university reading level. To address these problems the Committee suggests major changes to the length and format of the application, and requiring the forms, appendices and guides to be written in 'plain language' at a basic reading level to ensure all types of students can make their way through the B.C. Student Assistance process.

It is recommended that:

Recommendation 55 — Priority for 1993/94

The number of pages of the application form be reduced significantly. Unnecessary and redundant questions to be eliminated.

Recommendation 56 — Priority for 1993/94

The application form, appendices and application guide be geared to a functional literacy level and be rewritten to reflect no higher than a grade nine reading level.

Recommendation 57 — Priority for 1993/94

The current annual review of the application form, appendices and application guide be expanded to include extensive input from both financial aid administrators and students .

See Recommendation 116 relating to including information on the Assistance Program for Students with (Severe) Disabilities in the BCSAP application packet.

B.C. Student Assistance Program Appeal Process

Issue: BCSAP appeals take too long and not all decisions are perceived to be independent.

The principles of natural justice and administrative fairness, according to the 1988 annual report of the B.C. Ombudsman, call for appeal systems to meet a number of criteria depending on the consequences of the appealed decision. Denial of BCSAP in whole or part, can result in individuals being unable to access post-secondary education, which in turn can significantly limit their opportunities for earning a living.

The Committee believes that the BCSAP appeal process should comply with the principles of fundamental justice and as such, should provide for decisions in a timely manner. The Committee proposes accomplishing this by creating an appeal committee in each college region. Recommendations are also made to ensure that the appeal mechanism is both independent of the government and accessible to all students.

It is recommended that:

Recommendation 58

All appeals denied in full or in part by the in-house Student Services Branch review must be referred to one of the independent appeal committees.

Recommendation 59

The appeal process ensure that all students have access to counselling and assistance in preparing appeals. Such assistance must be independent of the government.

Recommendation 60

The number of appeal committees be increased from the current two committees, such that there is an appeal committee in each of the Vancouver and Victoria areas, plus one in each of the college regions outside of the Vancouver and Victoria areas.

Recommendation 61 *Minority recommendation:*

The student and/or their advocate have the right to attend the appeal committee meeting at which their case is reviewed.

Recommendation 62 *Minority recommendation:*

A professional arbitrator be introduced into the appeal process in appropriate circumstances.

See Recommendation 126 relating to entrenching the BCSAP appeal process in legislation.

Verification and Audit

Issue: There is continued concern that some students abuse the student assistance program.

While the majority of individuals applying for B.C. student assistance do so in a responsible manner, a small number of students abuse the system. Members of the taxpaying public, program administrators, financial aid personnel and students at large are all concerned that funding be provided only to those in legitimate need. Both intentional and unintentional abusers must be identified in a more effective and timely manner.

It is recommended that:

Recommendation 63

The B.C. Student Assistance Program delivery system include a new step that requires updating of financial status by all students (e.g. when their Canada Student Loan is issued)

Recommendation 64

For cases where the Student Services Branch decides to verify information on a B.C. Student Assistance Program application prior to processing, maximum turnaround times be established for the time between receipt of the application by the branch and contact with the student (e.g. two weeks).

Recommendation 65

Where the Student Services Branch decides to verify B.C. Student Assistance application information after the application has been processed (post-audit), this post-auditing to be completed prior to the next B.C. Student Assistance Program application year.

Recommendation 66

Verification of information and post-audits be significantly increased to identify abusers and ensure program credibility.

Recommendation 67

More emphasis be placed on a 'targeted' rather than a 'random' approach to verification and post-audit.

Recommendation 68

The post-audit process be independent of the Student Services Branch. When this is not possible, any post-audit and verification carried out within the Student Services Branch should meet generally-accepted auditing standards.

Student Loan Repayment

Issue: There are a growing number of students facing serious difficulty in repaying student loans.

Few aspects of the government student assistance program receive as much attention by the public and the media as repayment and default. Students themselves are very concerned about their ability to repay accumulated debt, particularly at a time when obtaining employment after graduation is not an easy task. Unemployment and underemployment make it difficult for many to meet the inflexible payment provisions of the Canada and B.C. Student Loan programs.
Many in-person and written submissions to the Committee came from students wanting to meet their obligations, but feeling forced into default — some into personal bankruptcy — by the size of their student loans and the repayment requirements. The Ministry of Finance's Loan Administration Branch estimates that 30 per cent of student loan defaulters are able but unwilling to pay. This leaves 70 per cent who are willing to pay but whose circumstances are such that they cannot make the required payments.

Recent policy changes allowing the Loan Administration Branch to report B.C. Student Loan defaulters to credit reporting agencies will encourage those abusing the system to be more responsible. A number of recommendations are proposed by the Committee to address the problems of those who are willing but unable to pay.

It should be noted that the Committee reviewed a number of income contingent loan repayment options, but determined that none were appropriate. Emphasis is placed instead on income-sensitive and flexible repayment, and the introduction of an interest relief program similar to ones in place in Alberta, Saskatchewan and Ontario.

It is recommended that:

Recommendation 69 — Priority for 1993/94

B.C. Student Loan policy and regulations be revised to allow students to establish more flexible repayment schedules with their bank/credit union (e.g. graduated repayments, revised repayment periods).

Recommendation 70 — Priority for 1993/94

B.C. Student Loan policy and regulations be revised to allow students encountering serious difficulty in meeting monthly payments to their bank/credit union to request their B.C. Student Loan be transferred to the Loan Administration Branch, where an income-sensitive repayment schedule can be established.

Recommendation 71 — Priority for 1993/94

B.C. Student Loan policy and regulations be revised such that students who have applied for the Loan Remission Program in a timely manner will not be expected to begin repayment of their loan until their loan remission application has been processed. (See also Recommendation 12 regarding introduction of automatic loan remission processing).,

Recommendation 72 — Priority for 1993/94

A B.C. Interest Relief Program be introduced to provide students up to an additional 18 months of interest-free and payment-free status on B.C. Student Loans, with eligibility based on income levels and number of dependants.

Recommendation 73

The provincial government make representations to the federal government to introduce flexibility in the repayment provisions for Canada Student Loans, and to revise the Federal Interest Relief Program to be based on income levels and number of dependants.

BCSAP Eligibility of Private Post-Secondary Institutions

Issue: BCSAP eligibility of private post-secondary students be redefined.

There are more than 500 private post-secondary institutions in British Columbia, with an estimated enrolment of 60,000. Categories include vocational, technical and trades training, academic upgrading, bible schools, English as a Second Language training and First Nations Education.

The Private Post-Secondary Education Commission (PPSEC) has recently been established under provincial statute to be responsible for consumer protection and maintaining "standards of integrity and educational competence". A set of registration guidelines has been developed by the commission, and a registration system is being established.

Accreditation criteria and an accreditation process will be developed over the next few months. The Committee believes that the issue of BCSAP eligibility for private post-secondary institutions should be addressed after both the registration and accreditation criteria and systems are in place.

It is recommended that:

Recommendation 74

The issue of B.C. Student Assistance Program eligibility levels (full provincial assistance; Canada Student Loan and B.C. Student Loan only; or Canada Student Loan only) for private post-secondary institutions be reviewed after registration and accreditation standards have been developed by the B.C. Private Post-Secondary Education Commission.

Recommendation 75

The Standing Committee on B.C. Student Assistance Policy (as proposed in Recommendation 131 of this report) be requested to prepare recommendations on the issue of B.C. Student Assistance Program eligibility for private post-secondary institutions, for submission to the Minister of Advanced Education, Training and Technology.

See Recommendation 96 regarding the recognition of First Nations post-secondary institutions for purposes of BCSAP.

Out-of-Province B.C. Student Assistance Program Portability

Issue: B.C. residents attending post-secondary institutions in other provinces are often unable to receive full BCSAP funding.

Provinces differ in the extent to which they allow students to attend post-secondary institutions outside provincial boundaries and retain full eligibility for student assistance. B.C. and Alberta are much more restrictive than Ontario in regards to this type of ***portability policy****

The Committee believes that British Columbians — as Canadians — be allowed to attend certificate, diploma, undergraduate and graduate degree programs at any public post-secondary institution in Canada. At the same time, the Committee sees the BCSAP portability issue as linked to the seat shortages in B.C. As long as large numbers of potential students are being denied access to universities, colleges and institutes in the province, a more open portability policy would appear to be in order to allow students to pursue post-secondary studies in other provinces.

It is recommended that:

Recommendation 76

Full provincial assistance be available to students studying at the certificate, diploma, undergraduate and graduate degree levels at any public post-secondary institution in Canada.

Adult Basic Education Student Assistance Program (ABESAP)

Issue: Funding available to students taking Adult Basic Education courses is inadequate.

The 1986 Census revealed that 40 per cent of British Columbians over the age of 15 — 929,140 people — had no secondary school diploma or certificate, while 256,880 people had less than a grade nine education. *Broken Words*, a 1987 Southam News survey, indicated that 17 per cent of the B.C. adult population — 360,000 people — could not read, write or use numbers well enough to cope with the demands of contemporary society. (*Report of the Provincial Literacy Advisory Committee to the Minister of Advanced Education, Training and Technology, December 1989*). More recent data suggests that the high school drop out rate continues to be in the area of 40 per cent (*Access for Equity and Opportunity, Advanced Education Council of B.C. Access Task Force, August 1992*).

The challenge faced by the province in addressing the needs of the educationally disadvantaged is great. The Committee makes several recommendations aimed at encouraging undereducated adults to return to education.

It is recommended that:

Recommendation 77

All developmental education for adults (e.g. Adult Basic Education, English as a Second Language, and College Preparatory) be tuition-free, with the provincial government compensating post-secondary institutions for lost revenue.

Recommendation 78

Adult Basic Education Student Assistance Program block funding currently available to post-secondary institutions be increased annually to more effectively meet the growing demand.

Recommendation 79

A consistent policy be established across all B.C. institutions participating in the Adult Basic Education Student Assistance Program, such that funding can be utilized to assist students with tuition, books and supplies and/or transportation costs.

Recommendation 80

Students registered in a mix of courses, — including Adult Basic Education, English as a Second Language, and College Preparatory, as well as academic, technical or vocational — be eligible to apply for B.C. Student Assistance, provided they meet the B.C. Student Assistance Program minimum course load.

Recommendation 81

In the long-term, students taking developmental education courses who are ineligible for provincial income assistance, be eligible to apply for B.C. student assistance, including a maintenance allowance.

B.C. Part-time Student Assistance Program (PTSAP)

Issue: Many part-time students with legitimate financial need are unable to access student financial assistance.

Between 1980 and 1990, part-time enrolment in university transfer, career/technical, general studies and college preparatory programs at B.C. universities, institutes and colleges increased by 42 per cent (*B.C. Post-Secondary Enrolment Statistics 1989/90*). While overall part-time enrolments continue to increase, a growing number of women, single parents, people with disabilities and those from other historically underrepresented groups want to access post-secondary education on a part-time basis. For example, women significantly outnumber men in part-time studies in all college and university program areas, and represent two-thirds of registrants in Open Learning courses (*Gender Equity in Post-Secondary Education, Ministry of Advanced Education, Training and Technology, June 1992*).
Input to the Review Committee revealed that seat availability, course selection and scheduling problems in the B.C. post-secondary system are also forcing many students to attend part-time.

It is recommended that:

Recommendation 82

The B.C. Part-time Student Assistance Program be renamed 'B.C. Continuing Education Assistance Program'.

Recommendation 83

Part-time Student Assistance Program eligibility be extended to students taking courses of less than 12 weeks in duration.

Recommendation 84

Students registered in both credit and non-credit courses that can lead to an institutionally recognized credential be eligible to apply for the Part-time Student Assistance Program.

Recommendation 85

Part-time Student Assistance Program funding be increased, such that institutions with high demand can access funding additional to their original block allocation later in the program year.

Recommendation 86

In the long term, assistance for full-time and part-time programs be available through a comprehensive B.C. Student Assistance Program that has no course load minimum.

Informing and Counselling Students

Issue: There is a serious lack of information and counselling available to students regarding all aspects of post-secondary education, and particularly student assistance programs.

A 1991 survey of 3,500 high school completers and first year post-secondary students reported that approximately half of the participants were dissatisfied with their knowledge of student financial assistance, while 25 to 30 per cent were dissatisfied with their understanding of the types of post-secondary institutions and program offerings (*Client Survey Report, Ministry of Advanced Education, Training and Technology, May 1992*).

A series of focus groups, including high school and post-secondary students and post-secondary graduates, revealed that students know very little about the B.C. Student Assistance Program before entering post-secondary institutions. What they do know is often incorrect and incomplete as it has come from peers and parents (*BCSAP: A Qualitative Research Report, December 1991*).

While it is clear students lack information and counselling on all aspects of the post-secondary system, the Committee focused its attention on BCSAP and related financial issues.

It is recommended that:

Recommendation 87

Ministry of Advanced Education, Training and Technology responsibility be clearly defined as it pertains to producing and distributing information and publications on the B.C. Student Assistance Program and related student assistance programs.

Recommendation 88

The counselling/advising role of post-secondary financial aid personnel be clearly recognized and supported by the Ministry of Advanced Education, Training and Technology.

Recommendation 89

The government Student Services Branch provide more effective, timely and uniform training to financial aid personnel at post-secondary institutions.

Recommendation 90 — Priority for 1993/94

Information provided to students include a more comprehensive explanation of the implications of student loans, default and bankruptcy. This information to be made available to students before they apply for B.C. Student Assistance Program, during the period they are in receipt of assistance and at the time they are completing/ leaving their post-secondary studies.

Recommendation 91 — Priority for 1993/94

Students currently funded by the B.C. Student Assistance Program receive mailed updates on significant changes to the program on an annual basis from the Student Services Branch.

Recommendation 92 — Priority for 1993/94

A targeted outreach strategy be developed for groups underrepresented in post-secondary institutions, to involve post-secondary financial aid, advising and counselling personnel, as well as community agencies and peer advisors.

Recommendation 93 — Priority for 1993/94

Funding be made available for public post-secondary institutions to offer 'student success courses' that incorporate financial planning information. In the long term, such programs to be extended to high school level students. Student success courses, such as the Master Student course currently offered by some B.C. institutions, assist students to acquire the learning and personal skills to enhance their success in post-secondary studies

Recommendation 94

The Ministry of Education revise the high school Consumer Education course to include more comprehensive treatment of financial planning, budgeting and financial survival strategies helpful to students continuing on to post-secondary education.

Recommendation 95

In the long-term, an interactive computerized information system be developed to provide comprehensive information on the costs of post-secondary education and sources of assistance. This system to be available to students, prospective students, parents, kindergarten to grade 12 personnel, post-secondary personnel, government departments and agencies, as well as members of the general public.

First Nations Students

Issue: The post-secondary participation rate for First Nations students needs to be significantly improved.

Approximately 80 per cent of First Nations students do not graduate from high school. Forty per cent of the Registered Native Indian population in B.C. has less than a grade nine education and fewer than five per cent have some university training. (*Department of National Health and Welfare 1989*).

The Report of the Provincial Advisory Committee on Post-Secondary Education for Native Learners February 1990 outlined strategies to improve the participation and completion rates of First Nations students. After reviewing the May 1992 Status Report on the implementation of these recommendations, our Committee decided to emphasize a selected number of the 1990 proposals that are not yet fully implemented. In addition, a series of recommendations are included calling for First Nations institutions to be treated on the same basis as public institutions for purposes of BCSAP and related programs.

It is recommended that:

Recommendation 96 — Priority for 1993/94

For purposes of the B.C. Student Assistance Program, First Nations post-secondary institutions — as defined by the Association of First Nations Post-Secondary Institutions — be treated in the same manner as public post-secondary institutions.

Recommendation 97 — Priority for 1993/94

Students have access to in-person information, advice and counselling about the B.C. Student Assistance Program and other student aid programs, at all campuses of First Nations institutions. Further, that the Student Services Branch provide training to financial aid personnel at First Nations institutions on the same basis as those from public institutions.

Recommendation 98 — Priority for 1993/94

Block funding for Work Study, Adult Basic Education Student Assistance and B.C. Part-time Student Assistance be made available to First Nations institutions.

Recommendation 99 — Priority for 1993/94

The Minister of Advanced Education, Training and Technology appoint at least one board member, representing status and non-status First Nations persons, to the governing boards of every public post-secondary institution in British Columbia by March 1993 (Taken from *The Report of the Provincial Advisory Committee on Post-Secondary Education for Native Learners, February 1990*, with an adjusted implementation deadline).

Recommendation 100 — Priority for 1993/94

The Ministry of Advanced Education, Training and Technology, in cooperation with First Nations, actively encourage the delivery of cross-cultural awareness courses to administrators, faculty and support staff at all B.C. public post-secondary institutions (Taken from *The Report of the Provincial Advisory Committee on Post-Secondary Education for Native Learners, February 1990*).

Recommendation 101 — Priority for 1993/94

The Ministry of Advanced Education, Training and Technology provide targeted funding as of 1993/94 to all B.C. public post-secondary institutions to establish coordinator positions with the responsibility of providing services to First Nations students (Taken from *The Report of the Provincial Advisory Committee on Post-Secondary Education for Native Learners, February 1990*).

See also recommendations relating to:

- Supplemental grant funding for students from target groups. Recommendations 1 and 5.2.
- Representation of stakeholder groups on proposed B.C. Student Assistance Standing Committees. Recommendation 131.
- Eligibility of students for Work Study without applying for BCSAP. Recommendation 141.
- Representation of stakeholder groups on proposed Committee to review attitudinal barriers. Recommendation 173.

Students with Disabilities

Issue: The post-secondary participation rate of students with disabilities needs to be significantly improved.

While one out of seven British Columbians has a disability, as defined by the World Health Organization, students with disabilities represent only five per cent of the college/institute population (*A Framework for Equity: Report of the Review of Special Education in B.C's College System, July 1991*). Over the past decade, the kindergarten to grade 12 population has grown 10 per cent, but the population of students with disabilities in elementary and secondary schools has increased by 60 per cent (*Access for Equity and Opportunity, Advanced Education Council of B.C., August 1992*). The B.C. post-secondary system will face accelerating pressure to meet the needs of students with disabilities.

Proposals are included that address general policy issues, coordination of services, the operations of the Vocational Rehabilitation Service and specific student assistance initiatives. A new program, similar to one in place for the Canada Student Loan Program, is suggested to address the debt problem for students with permanent and severe disabilities.

It is recommended that:

Recommendation 102 — Priority for 1993/94

A common definition of 'disability' be established across all provincial ministries and agencies. This definition to be the one established by the World Health Organization:

"*Impairment*: Any loss or abnormality of psychological, physiological, or anatomical structure or function. *Disability*: Any restriction or lack (resulting from an impairment) of ability to perform an activity in the manner or within the range considered normal for a human being. *Handicap*: A disadvantage for a given individual, resulting from an impairment or disability, that limits or prevents the fulfilment of a role that is normal, depending on age, sex, social and cultural factors, for that individual."

Recommendation 103 — Priority for 1993/94

The Ministry of Advanced Education, Training and Technology establish as public policy the requirement that post-secondary institutions provide educational support services to students with disabilities.

Recommendation 104 — Priority for 1993/94

The Ministry of Advanced Education, Training and Technology explore and develop — with post-secondary institutions — the best means of providing effective funding for programs and services required by students with disabilities.

Recommendation 105 — Priority for 1993/94

More effective coordination be established among all government departments and agencies providing assistance to students with disabilities, with the long-term goal being a fully integrated 'one stop' service. This initiative is to include, but not be limited to: Vocational Rehabilitation Service; Student Services Branch; Ministry of Education and Ministry Responsible for Multiculturalism and Human Rights; Ministry of Social Services; and the Ministry of Health.

Recommendation 106 — Priority for 1992/93

As an immediate priority for 1992/93 the Ministries of Education and Advanced Education establish strategies to coordinate assistance and services for the growing number of students with disabilities in transition from the kindergarten to grade 12 system to the post-secondary system.

Recommendation 107 — Priority for 1993/94

A formal 'interface policy' establishing the relationship among B.C. Student Assistance, Vocational Rehabilitation Service sponsorship and Social Services income assistance be developed during 1992/93 for implementation 1993/94. This

policy to allow students to receive Vocational Rehabilitation Service funds for services and equipment not covered by the B.C. Student Assistance Program or available through other sources.

Recommendation 108 — Priority for 1993/94

The Vocational Rehabilitation Service develop clearly articulated formal policy and procedures to be consistently applied in all regions of the province.

Recommendation 109 — Priority for 1993/94

The Vocational Rehabilitation Service establish an effective formal appeal process and ensure clients are fully informed of their right to appeal and the procedures to be followed.

Recommendation 110 — Priority for 1993/94

The Vocational Rehabilitation Service program, its policies and appeal process, be entrenched in legislation.

Recommendation 111 — Priority for 1993/94

The Vocational Rehabilitation Service delivery system be revised to ensure significantly improved turnaround times for client funding applications.

Recommendation 112 — Priority for 1993/94

While career and educational counselling should be available to students with disabilities, the assessment of educational plans be deleted from the Vocational Rehabilitation Service funding application process. Funding should be provided for all types and durations of education and training.

Recommendation 113 — Priority for 1993/94

There be no across-the-board minimum course load requirement for students with disabilities applying for the B.C. Student Assistance Program, the Assistance Program for Students with Severe Disabilities, or Vocational Rehabilitation Service funding.

Recommendation 114 — Priority for 1993/94

A formal provision be established to provide for cancellation of a student's outstanding B.C. Student Loan when the student can obtain doctor's certification that his or her disability is permanent and will make it highly unlikely for the student to obtain employment that will allow for loan repayment without financial hardship.

Recommendation 115 — Priority for 1993/94

The Ministry of Advanced Education, Training and Technology provide significantly increased funding for the Assistance Program for Students with Severe Disabilities, and drop the word 'severe' from the program name. The fall 1992 review of eligibility criteria for this program to take place in consultation with the B.C. Educational Association of Disabled Students.

Recommendation 116 — Priority for 1993/94

Information on the Assistance Program for Students with Severe Disabilities be included in the B.C. Student Assistance application packet.

Recommendation 117 — Priority for 1993/94

A comprehensive evaluation of the 'Students Aiding Students' component of the Work Study Program be carried out, to include review of the training needs for student employees working with students with disabilities.

Recommendation 118 — Priority for 1993/94

The Ministry of Advanced Education, Training and Technology establish a full-time Adult Special Education Coordinator position to be filled by a qualified person with a disability.

See also references to recommendations relating to:

- Supplemental grant funding for students from target groups. Recommendations 1.1 and 5.2.
- Representation of stakeholder groups on proposed B.C. Student Assistance Standing Committees. Recommendation 131.
- Eligibility of students for Work Study without applying for B.C. Student Assistance. Recommendation 141.
- Construction of new residences to exceed physical accessibility standards. Recommendation 168.
- Representation of stakeholder groups on proposed committee to review attitudinal barriers. Recommendation 173.

Inter-ministerial Coordination

Issue: There is a serious lack of coordination among government ministries and agencies that provide student assistance.

The list of federal and provincial government departments and agencies that provide assistance to students is lengthy. Presentations made to the Committee by representatives from such agencies and by students themselves revealed that there is a serious lack of information and coordination. Despite the growing number of clients required to access more than one type of government funding, there is no formal 'interface policy' defining the relationship among Social Services, Vocational Rehabilitation Service and BCSAP.

The Committee proposes the Ministry of Advanced Education, Training and Technology take the lead in establishing an ongoing liaison among government agencies, at both the senior ministry level and at the service provider level.

It is recommended that:

Recommendation 119

The B.C. Student Assistance Program, Vocational Rehabilitation Service and Social Services policies and treatment of clients be harmonized, particularly the year limits on student funding and the way in which students' education and career choices are inappropriately limited.

Recommendation 120

The Ministry of Advanced Education, Training and Technology take the lead in establishing, by 1993/94, an effective, ongoing liaison among all ministries and agencies providing assistance and services to students. These to include, but not be limited to: Ministries of Education and Ministry Responsible for Multiculturalism and Human Rights, Social Services, Labour and Consumer Services, Health, and Women's Equality; Workers Compensation Board and Insurance Corporation of British Columbia. Appropriate federal departments and agencies such as Canada Employment and Immigration to also be included.

Recommendation 121

The coordination and liaison initiative described in Recommendation 120 be at both the senior ministry/agency level and the local service provider level, the latter involving post-secondary financial aid personnel and representatives from areas such as the Vocational Rehabilitation Service and Ministry of Social Services.

Recommendation 122

B.C. Student Assistance Program application processing for students receiving income assistance be streamlined by automatically recognizing eligibility for direct educational costs for those already screened through the Ministry of Social Services.

Recommendation 123

In the long-term, coordination among programs become full integration of services in areas such as the B.C. Student Assistance Program and Vocational Rehabilitation Service sponsorship.

See also Recommendation 107 relating to the interface among the B.C. Student Assistance Program, Vocational Rehabilitation Service and Ministry of Social Services.

Major New Provincial Initiatives

The following outlines three major assistance initiatives for provincial action.

The Province of Saskatchewan operates a provincial lending agency through which students negotiate their student loans. Given there appear to be advantages for both the government and students, the Committee proposes establishing a lending agency in British Columbia. This agency to qualify for lending purposes under the definition of "bank" in the *Canada Student Loan Act Chapter S-17, Section 2.*

It is recommended that:

Recommendation 124 — Priority for 1992/93

> The provincial government initiate plans during 1992/93 to establish a provincial lending agency by 1994/95, with students required to negotiate all B.C. Student Loans through such an agency. This agency to continue functioning until the B.C. Student Loan Program is fully replaced by a B.C. Grant Program as outlined in Recommendation 1.1.

The Committee did not feel sufficient information was available to make a specific recommendation about opting out of the Canada Student Loan program. A cost benefit analysis is proposed to obtain the background necessary for a decision.

It is recommended that:

Recommendation 125 — Priority for 1993/94

> The Ministry of Advanced Education, Training and Technology prepare a comprehensive cost/benefit analysis, and give serious consideration to, opting out of the Canada Student Loan program and receiving alternate payments from the federal government.

There are advantages and disadvantages to entrenching BCSAP in legislation. The Committee believes it important that selected aspects of BCSAP be covered by statute to ensure program stability. At the same time, there appears to be a need to harmonize certain parts of the *Universities Act* and the *Colleges and Institutes Act*.

It is recommended that:

Recommendation 126

> The Government of British Columbia establish the B.C. Student Assistance Program in provincial legislation, to cover, but not be limited to, annual reporting requirements and the appeal process.

Recommendation 127

> The Ministry of Advanced Education, Training and Technology initiate a process to harmonize the *Universities Act* and the *Colleges and Institutes Act* in areas such as student, faculty and staff representation on governing boards.

BCSAP Program Monitoring, Evaluation and Research

Issue: There is a lack of formal goal setting and monitoring in the administration of BCSAP.

BCSAP represents a major government public policy initiative and a significant expenditure of taxpayer dollars. Its complexity creates many opportunities for confusion, inefficiency and abuse. The Committee believes it important to have a formal structure for goal-setting, and for monitoring progress towards these goals. Several recommendations are made, with a focus on external input into the evaluation process.

It is recommended that:

Recommendation 128 — Priority for 1993/94

A B.C. Student Assistance Program mission statement be clearly articulated, with annual objective setting and evaluation of the program in relation to its mission and objectives.

Recommendation 129

Every three to five years, a comprehensive and detailed financial analysis be carried out, to be used as a basis for a 'value for money' audit by the Auditor General.

Recommendation 130 — Priority for 1993/94

Regular evaluation of the B.C. Student Assistance Program be integrated into existing student outcome surveys carried out by post-secondary institutions, with emphasis on program delivery and information availability issues.

Recommendation 131 — Priority for 1993/94

Two independent standing committees be established immediately to provide ongoing monitoring of the B.C. Student Assistance Program and advise on ways to improve the program:

(a) The Standing Committee on B.C. Student Assistance Program Policy — to act in an advisory capacity directly to the Minister of Advanced Education, Training and Technology.

(b) The Standing Committee on B.C. Student Assistance Program Delivery — to act in an advisory capacity to the Ministry of Advanced Education, Training and Technology.

The membership of the above two committees to include representation from stakeholder groups, with Ministry of Advanced Education, Training and Technology staff acting as resources to the committee.

Recommendation 132 — Priority for 1992/93

For 1992/93, each of the two standing committees to include two to four members of the Review Committee on B.C. Student Assistance and Barriers to Post-Secondary Participation. The role of the two standing committees during 1992/93 to include monitoring implementation of the B.C. Student Assistance Program-related parts of the current report, with a summary of progress to be included in the standing committees' final reports for 1992/93.

Recommendation 133

The Ministry of Advanced Education, Training and Technology develop a comprehensive data base that will allow for easy data retrieval and analysis in support of ongoing B.C. Student Assistance Program monitoring and research related to financial and other barriers to post-secondary participation. (See Appendix D for a list of data recommended to be included in this data base.)

Tuition Policy

The tuition fee dilemma in public post-secondary education has been a subject of intense and passionate debate in many Western democracies for the past several years. Many individuals and organizations hold strong and diametrically opposing views on this issue. Not surprisingly, the Review Committee is not unanimous: the split was eight to six.

Deregulating Tuition Fees — *Majority Recommendations*

For an increasingly diverse population of eligible participants, the provincial policy for post-secondary education must be concerned with evolving a comprehensive strategy with respect to programs offered, sufficiency of available places and their geographical distribution, effective promotion of programs to target groups and adequacy of financial aid and support services. For a vibrant and prosperous society we need a coordinated, but differentiated, post-secondary education system. Once the mandate of each institution has been established, the overall system effectiveness can be enhanced and bureaucracy minimized by preserving the autonomy of each post-secondary institution. Below, we examine two specific aspects of the tuition fee dilemma, namely, institutional budgets and policies/guidelines for establishing tuition fees.

Provincial grants and tuition fees are still the major part of income of all public post-secondary institutions in the province. There are, however, other sources of revenue and cost recoveries for a variety of services rendered to students, staff, faculty and community. In some institutions endowment funds and charitable donations have been established to supplement and enhance activities/services which cannot be met from provincial grants and/or tuition revenues. In addition, both the institutions and student societies levy a variety of mandatory and user fees for services rendered. In almost all instances services so rendered receive varying amounts of subsidy from the institutions, 'free' land, utilities, maintenance of infrastructure, accounting and legal services, for example.

One view holds that freezing tuition fees or permitting only nominal increases (at the rate of Consumer Price Index change) would have the effect of either reducing services or increasing the charges to all users — and the students are the largest user group — and reducing system accessibility by reducing the number of funded places. The provincial government cannot effectively monitor or limit such user charges without much more direct control. Proponents of this view believe that the responsibility for such monitoring and control is best left on the shoulders of the respective Boards of Governors of universities and appointed College Boards. All post-secondary institutions in the province should have internal mechanisms of consultation with students and user groups before tuition fees or other levies are established or increased. Moreover, on the Boards of Governors of universities and appointed College Boards, the government appointed and elected members are in overwhelming majority, and the institutional administration has to convincingly argue its case before such fees/levies are established or increased.

It is often argued that tuition fees should be a fixed proportion of the general purpose institutional budget. Although this appears to be an elegant solution, its effective implementation is also very difficult. Institutional costs vary with programs offered, size and geographical location, and a uniform fraction (tuition fees to general purpose budget) may not be appropriate for all institutions. There are also instances where institutions have dedicated a part of tuition fee revenue to special initiatives (e.g. bursaries and teaching enhancement). A mandated fee policy would be a disincentive for such initiatives. Finally, there are instances where the provincial government offers special continuing grants for approved initiatives (for example, Funds for Excellence Program). After a designated period such special grants are rolled into the general provincial grant. It does not make sense to raise tuition fees because the government has generously provided additional operating funds.

While there is evidence to suggest that low tuition fees do not increase participation from intended target groups, low tuition levels are a direct subsidy to middle and upper income groups in the society. There is, however, research to support the contention that the absence or dilution of financial aid packages (i.e. mix of grants versus loans) can adversely affect participation of the target groups.

The Review Committee has repeatedly heard from all over the province and from a very large number of interested groups about the current inadequacies of B.C. student assistance programs and the chaotic state of provincial support for target groups. It is the majority view of the Committee that this is the area the government, post-secondary institutions and social agencies must concentrate upon.

It is the majority recommendation that:

Recommendation 134 *Majority recommendation:*

> Consistent with its own mandate and mission, each public post-secondary institution be free to set tuition fees for the various programs offered.

Recommendation 135 *Majority recommendation:*

> Each public post-secondary institution, in the context of improved and more comprehensive provincial/federal financial aid packages, develop its own complementary financial aid strategy.

Recommendation 136 *Majority recommendation:*

Provided the above two recommendations are implemented, and, if in any one year, the overall tuition increase at a public post-secondary institution exceeds the higher education price index appropriate to that type of institution, then 25 per cent of the tuition revenue generated by the increase above the price index be designated for need-based student aid.

Recommendation 137 *Majority recommendation:*

The process by which public post-secondary institutions set tuition include meaningful and timely consultation with students, faculty and staff.

Recommendation 138 *Majority recommendation:*

The Ministry of Advanced Education, Training and Technology be responsible for issuing an annual summary of tuition and ancillary fees for all public post-secondary institutions in the province.

Regulating Tuition Fees — *Minority Recommendations*

While all Committee members agreed that tuition fees pose a barrier to some students, discussion of practical and philosophical issues surrounding user fees did not lead everyone to the same conclusion.

Those members who support the elimination of user fees for colleges, institutes and universities believe that post-secondary education is publicly beneficial and must therefore be publicly funded. They see those who justify fee increases as further individual investments as ignoring the social value of educated nurses, artists, electricians, teachers and engineers. All tax payers contribute to the funding of post-secondary education, yet not all can afford to attend. As long as user fees are charged for education, whether primary, secondary or post-secondary, it is felt that education will remain an individual's privilege rather than a society's investment.

The cost of post-secondary education has risen in the past decade to the point that user fees are becoming a barrier to access for an increasing proportion of the population. Research consistently shows that those from educated, high income backgrounds are most likely to participate in post-secondary education; in the Ministry of Advanced Education's own study of 1988 high-school graduates, almost half of the students who did not pursue post-secondary education cited tuition fees as a major factor. It is believed that British Columbian society will only succeed in removing social, cultural, gender and class barriers to access once the financial and psychological barrier of user fees is removed.

Those members who support provincial regulation of user fees believe that tuition fees should be set in the context of other public policy decisions such as financial aid ceilings and funding priorities. If tuition fees continue to increase at two to three times the rate of inflation, they will soon become a barrier to a large portion of the province's population. The setting of tuition fee levels has an impact on the type of students attending and affects their standard of living while they study; the impact of a given fee increase must therefore be weighed against other policy priorities.

By advocating provincial regulation of user fees, these members are not challenging the principle of institutional autonomy; rather, they are identifying fee revenue as an area over which the province should logically have jurisdiction. The province should have the authority to set institutional revenue levels, including student fee revenue, based on public policy priorities, while the institution maintains its authority over the allocation of that revenue.

Those who advocate this position believe that, while a cost of living increase in tuition fees will not greatly reduce institutions' user fee revenue, it serves to protect students from excessive fee increases. Although such a policy does not address the problem of those individuals who currently cannot afford post-secondary education, it will ensure that greater numbers of men and women are not barred from public education.

Financial aid improvements will have little impact if the direct costs of education continue to escalate. Institutionally run financial assistance packages do not solve this problem, but instead move away from the principle of equity of access. Why should students at one university have access to additional financial aid resources while those at a smaller college do not? Moreover, a specified per cent allocation of fee revenue towards bursaries only helps a fraction of those who have need of assistance and serves fewer students as every subsequent year tuition fees rise further above the rate of inflation. As long as institutions retain the sole authority to set tuition fees, students will continue to be used as a final source of revenue. Tuition fees will continue to increase at a rate higher than that of inflation, as students pay the difference between the institution's expenses and their operating grant. In tough budgetary years, students should not be the ones to bear the burden of difficult times. The province must take responsibility for both the quality and the accessibility of post-secondary education.

The Canadian Federation of Students, the College-Institute Educators Association of B.C., as well as a number of other Committee members made the following minority recommendations:

Recommendation 139 *Minority Recommendation*

The provincial government make a progressive move towards a post-secondary education system without tuition fees and other user fees.

Recommendation 140 *Minority Recommendation*

As an interim measure, the provincial government regulate college, university and institute tuition fees and other user fees by tying increases to the regional cost of living. This regulation would remain in place until the government could demonstrate that it was moving towards a policy of no fees where universities, colleges, and institutes are fully reimbursed for all lost revenues.

Student Employment

Issue: There are insufficient summer and part-time student employment opportunities at wage levels high enough to allow students to save for education.

The B.C. student unemployment rate in June 1992 reached the 15 per cent level, 50 per cent higher than in 1991. The Committee proposes that the campus-based component of the B.C. Summer Employment Program be reinstated for 1993, with expanded coordination to take place between the federal and provincial summer employment programs.

Proposals are also made to expand eligibility for the Work Study Program and to increase the opportunities for co-op placements on campuses. The Committee believes the provincial government subsidy for student employment programs should be tied at a level 125 per cent above the urban poverty line.

It is recommended that:

Recommendation 141

While maintaining the need-based nature of the Work Study Program, the B.C. residency requirement be deleted and the eligibility criteria revised so that the program is not restricted to B.C. Student Assistance Program applicants and other B.C. residents.

Recommendation 142

Work Study block funding to post-secondary institutions be increased annually by an amount at least equivalent to the Consumer Price Index increase for British Columbia.

Recommendation 143 — Priority for 1993/94

The campus-based component of the B.C. Summer Employment Program be reinstated at all public post-secondary institutions.

Recommendation 144

The federal Challenge Program and the provincial B.C. Summer Employment Program be coordinated such that common policies and procedures are developed wherever possible.

Recommendation 145

Universities annually increase their funding for research assistantships and teaching assistantships by an amount at least equivalent to the increase in base funding provided by the Ministry of Advanced Education, Training and Technology.

Recommendation 146

The Ministry of Advanced Education, Training and Technology extend funding for co-operative education administrative costs to colleges and institutes as well as universities.

Recommendation 147

Where sufficient co-op placements do not exist off-campus in the business and industrial community, post-secondary institutions establish on-campus co-op positions.

Recommendation 148

The B.C. minimum wage be established at a level reflecting 125 per cent of the urban poverty line, with the provincial government subsidy paid under student employment programs — such as the B.C. Summer Employment Program — to be at least at 125 per cent of the poverty line by 1994/95.

Child Care

Issue: There is a significant shortage of on-campus child care spaces, particularly those that accommodate the varying educational schedules of student parents.

Single parents and married students with dependants made presentations at all Review Committee regional meetings. Lack of child care, particularly flexible, part-time care, was one of the major problems identified. A recent survey conducted by the Ministry of Advanced Education, Training and Technology identified 628 child care spaces at B.C. universities and 393 spaces in the college and institute system. Of these, only 50 to 60 per cent are filled by the dependants of students, with faculty, staff and the outside community filling the remainder.

Several recommendations aim at expanding the number and type of child care spaces available to students. While there have been positive changes to the day care subsidy policy this year, a proposal is included that would go farther in making the subsidy more effective. Finally, the Committee believes it important to redefine child care as a Student Service, not a cost-recoverable operation.

It is recommended that:

Recommendation 149 — Priority for 1993/94

On-campus child care be available at all post-secondary institutions.

Recommendation 150 — Priority for 1993/94

Evening, weekend, flexible and drop-in child care be available to meet the varying schedules of full-time and part-time students.

Recommendation 151 — Priority for 1993/94

As family housing is built on campuses, child care spaces be increased proportionally.

Recommendation 152 — Priority for 1993/94

Provincial government regulations relating to capital grants to post-secondary institutions be revised to allow child care spaces to be included in office and academic buildings.

Recommendation 153 — Priority for 1993/94

Child care centres administered by post-secondary institutions, as well as those administered by student societies, be eligible for provincial government grants.

Recommendation 154 — Priority for 1993/94

Post-secondary institutions, through their development or fund-raising offices, encourage private sector, service organization and individual donors to provide capital and/or operating funding for campus child care.

Recommendation 155 — Priority for 1993/94

The provincial government and post-secondary institutions ensure that on-campus child care operations have the necessary base funding required to charge student parents no more than Ministry of Social Services daycare subsidy rates.

Recommendation 156 — Priority for 1993/94

The Ministry of Social Services ***daycare subsidy policy**** for student parents be revised to either:

(a) delete student loans from the calculation of resources, or;

(b) deduct the cost of tuition, books and other direct educational expenses (e.g. commuting costs, mandatory computer purchases) from a student's loan, with only the remainder considered a resource in the calculation of subsidy eligibility.

Recommendation 157 — Priority for 1993/94

The Ministry of Advanced Education, Training and Technology carry out or oversee a comprehensive and standardized child care needs analysis at all public post-secondary institutions, identifying existing facilities and service levels as well as current and future requirements.

(* See glossary, Appendix F)

Recommendation 158 — Priority for 1993/94

Post-secondary institutions recognize child care as a Student Service rather than a full cost-recovery or ancillary service.

Student Housing

Issue: There is a shortage of affordable student housing on- and off-campus.

The Committee has identified a number of creative ways to fund the expansion of both on-campus and off-campus housing for students. Specific recommendations are also included that deal with the policy and operations of campus-based residences.

Student housing is part of the larger issue of affordable and accessible housing, and as such is within the mandate of a review currently being carried out by the B.C. Minister of Municipal Affairs, Recreation and Housing — the Provincial Commission on Housing Options. The Committee hopes that the following recommendations will be consistent with the direction taken by the Provincial Commission on Housing Options.

It is recommended that:

Recommendation 159 — Priority for 1993/94

The provincial government make debenture capital available to post-secondary institutions for the building of student housing.

Recommendation 160 — Priority for 1993/94

The provincial government approach the federal government to reinstate those sections of the *National Housing Act* that provide for direct financing for the construction of student residences.

Recommendation 161 — Priority for 1993/94

The provincial government make matching capital funds available to colleges and institutes as well as universities, with supplemental matching funds available for the building of student housing.

Recommendation 162

Crown land be made available for low cost housing on- and off-campus; plus developers be required to include low cost housing units in any development on Crown land.

Recommendation 163

Post-secondary institutions investigate the possibility of third party organizations accessing government funding to build off-campus housing that would be available to students. (e.g. Friendship Centres, Neighbourhood Houses).

Recommendation 164

The development of co-op family housing on- and off-campus be encouraged, serving a mix of mature students, graduate students and entry-level faculty.

Recommendation 165

The provincial government review the portfolio of public housing maintained by the B.C. Housing Management Commission, to identify any high vacancy public or seniors' housing projects near post-secondary institutions that might be convertible to student housing.

Recommendation 166

The provincial government work co-operatively with municipalities in which post-secondary institutions are located, to encourage the revising of zoning by-laws to allow secondary suites and in-fill housing.

Recommendation 167 — Priority for 1993/94

All post-secondary institutions with current or planned student residences develop a student housing mission statement and a formal residence policy.

Recommendation 168 — Priority for 1993/94

Post-secondary institutions ensure that new residence construction sets an example by exceeding rather than minimally meeting requirements for physical accessibility.

Recommendation 169 — Priority for 1993/94

Students in residence have a significant role in providing input to policy development and the ongoing operations of residences.

Recommendation 170 *Minority recommendation:*

Encouragement and incentives be provided to the private sector and service organizations to build student housing.

Recommendation 171 *Minority recommendation:*

Students have direct involvement in decision-making related to student housing policy and operations.

Recommendation 172 *Minority recommendation:*

Access to on-campus student housing be based on a financial means test.

Attitudinal Barriers

Issue: Attitudes can be influential, and may prove to be a determining factor affecting whether or not an individual enters and successfully completes post-secondary education.

Removing financial and other external barriers may in some cases be insufficient to open doors to post-secondary education. Research has shown that attitudes of family and peers can be powerful influences, and may prove a determining factor in whether or not an individual enters and successfully completes a post-secondary program. Due to the importance and complexities of attitudinal barriers, the Committee feels a thorough review is warranted.

It is recommended that:

Recommendation 173 — Priority for 1993/94

The Ministry of Advanced Education, Training and Technology establish a special initiative to address attitudinal barriers to post-secondary participation. The proposed review be done over a one-year period and involve a Committee including broad representation from the post-secondary system and stakeholder groups. (Stakeholder groups to include those working and participating in the system and those who to date have been unable to access post-secondary education). The review to include, but not be limited to, issues such as the following:

- attitudes of service providers,
- attitudes of instructional faculty and administrators,
- attitudes in the kindergarten to grade 12 and post-secondary systems,
- attitudes of students, including lack of self-esteem,
- attitudes of parents and peer groups,
- employer attitudes, particularly toward lifelong learning,
- attitudes of role models,
- gender stereotyping and sexism,
- ageism, homophobia, and racism,
- class and cultural attitudes,
- value judgments on various types of education,
- educational elitism/"ivory tower" syndrome.

APPENDIX A

Graphs and Tables

Graph 1 Provincial Student Aid Expenditures per Full-time Enrolment 1988/89 to 1990/91

Table 1 Provincial Government Expenditures on Student Aid/Post-Secondary Enrolments 1985/86 to 1990/91

Graph 2 BCSAP Average Unmet Need by Group and Institution Type 1991/92

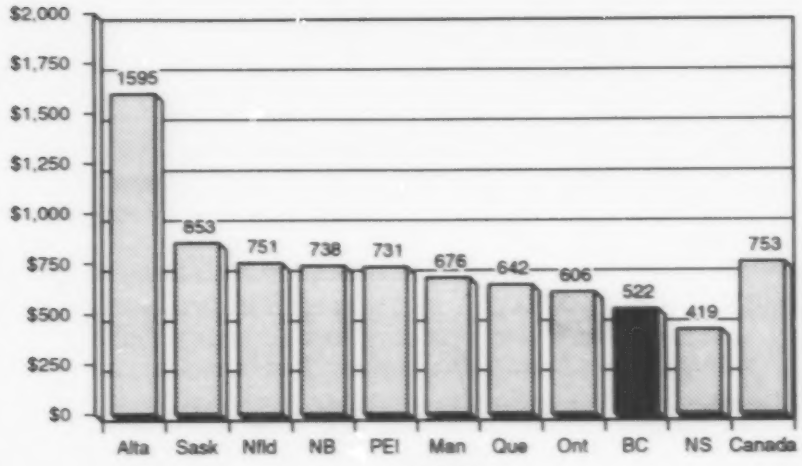
Table 2 BCSAP Average Unmet Need by Group and Institution Type 1989/90 to 1991/92

Graph 3 Maximum Government Financial Assistance 1992/93 (6 provinces)

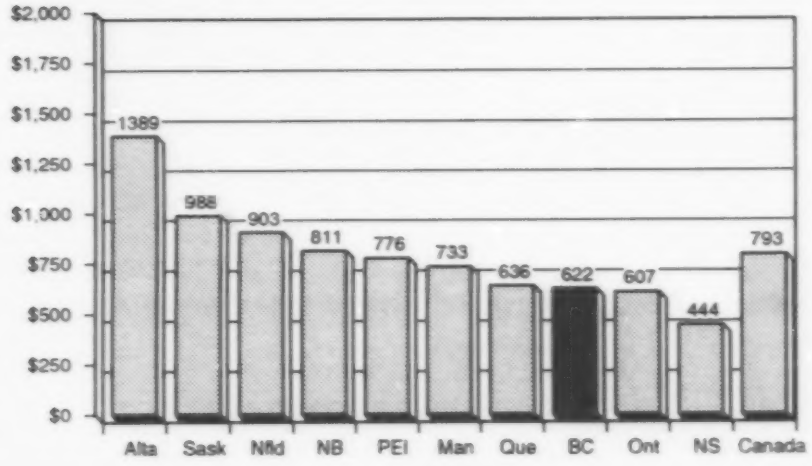
Table 3 Provincial Student Assistance Maximums 1992/93 (10 provinces; 2 territories)

Graph 1

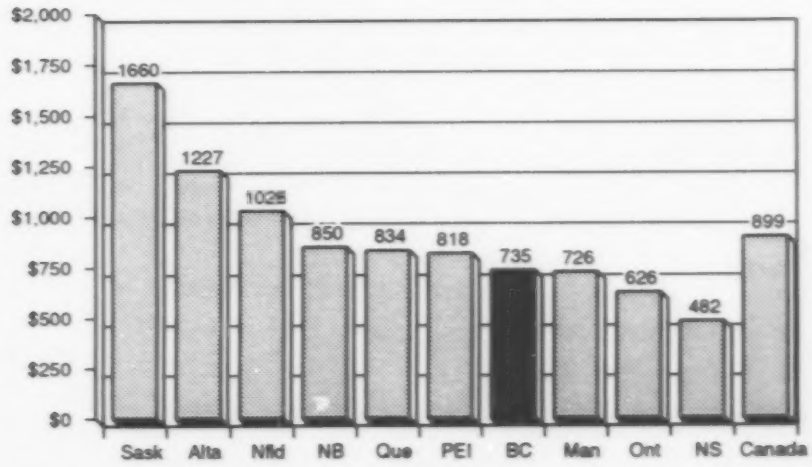
Provincial Student Aid Expenditures Per Full-Time Enrolment



1988/89



1989/90



1990/91

Table 1

1. PROVINCIAL GOVERNMENT EXPENDITURES ON SCHOLARSHIPS & STUDENT AID ($000)

	1985/86	1986/87	1987/88	1988/89	1989/90	1990/91
British Columbia	4,760	3,062	21,385	33,460	41,562	50,943
British Columbia*	NA	3,144	28,958	43,476	50,184	NA
Alberta	76,304	100,531	109,325	112,915	102,421	92,957
Saskatchewan	12,318	23,057	13,460	20,057	23,872	41,528
Manitoba	7,093	8,839	9,061	15,946	17,115	17,151
Ontario	136,811	154,388	175,260	179,112	183,118	196,997
Quebec	215,415	187,988	181,360	176,653	180,960	232,585
New Brunswick	9,650	9,647	10,850	13,435	15,125	16,567
Nova Scotia	10,485	9,691	10,206	11,687	12,625	14,270
P.E.I.	1,978	2,329	2,397	2,310	2,548	2,892
Newfoundland	6,939	8,860	11,147	11,014	13,663	16,746
Yukon	959	968	944	1,044	1,202	1,431
N.W.T.	1,415	2,190	3,417	3,752	3,753	4,900

2. POST-SECONDARY ENROLMENTS - FULL-TIME UNIVERSITY & COLLEGE

	1985/86	1986/87	1987/88	1988/89	1989/90	1990/91
British Columbia	58,727	59,095	61,984	64,068	66,782	69,296
British Columbia*	69,214	69,891	73,407	75,806	78,829	83,144
Alberta	66,876	68,621	70,534	70,792	73,755	75,744
Saskatchewan	22,472	23,507	23,759	23,520	24,153	25,010
Manitoba	24,163	23,644	23,445	23,591	23,349	23,608
Ontario	279,590	282,384	287,746	295,635	301,864	314,714
Quebec	277,532	279,581	276,563	275,158	275,992	278,969
New Brunswick	17,380	17,274	17,583	18,210	18,644	19,495
Nova Scotia	26,514	26,027	26,742	27,906	28,444	29,622
P.E.I.	2,727	2,853	2,937	3,162	3,283	3,534
Newfoundland	13,319	13,773	13,875	14,671	15,124	16,294
Yukon	88	63	100	151	176	170
N.W.T.	133	131	222	224	252	280

3. PROVINCIAL SFA EXPENDITURE PER FULL-TIME ENROLMENT ($)

	1985/86	1986/87	1987/88	1988/89	1989/90	1990/91
British Columbia	81	52	345	522	622	735
British Columbia*	NA	45	394	574	637	NA
Alberta	1,141	1,465	1,550	1,595	1,389	1,227
Saskatchewan	548	981	567	853	988	1,660
Manitoba	294	374	386	676	733	726
Ontario	489	547	609	606	607	626
Quebec	776	672	656	642	656	834
New Brunswick	555	558	617	738	811	850
Nova Scotia	395	372	382	419	444	482
P.E.I.	725	816	816	731	776	818
Newfoundland	521	643	803	751	903	1,028
Yukon	10,898	15,365	9,440	6,914	6,830	8,418
N.W.T.	10,639	16,718	15,392	16,750	14,893	17,500
CANADA**	553	648	673	753	793	899

NOTES:

Figures represent the analysis and compilation of data gathered from provincial sources by Statistics Canada.

* B.C. Provincial figures: these are compiled using the B.C. Provincial Government's definition of post-secondary education, which differs from that used by Statistics Canada. Enrolment statistics do not include Vocational Part-Time enrolment.

** Canadian Averages reflect provincial data only, Yukon and N.W.T. data have been omitted from these calculations.

NA = Data Not Available

SOURCES:

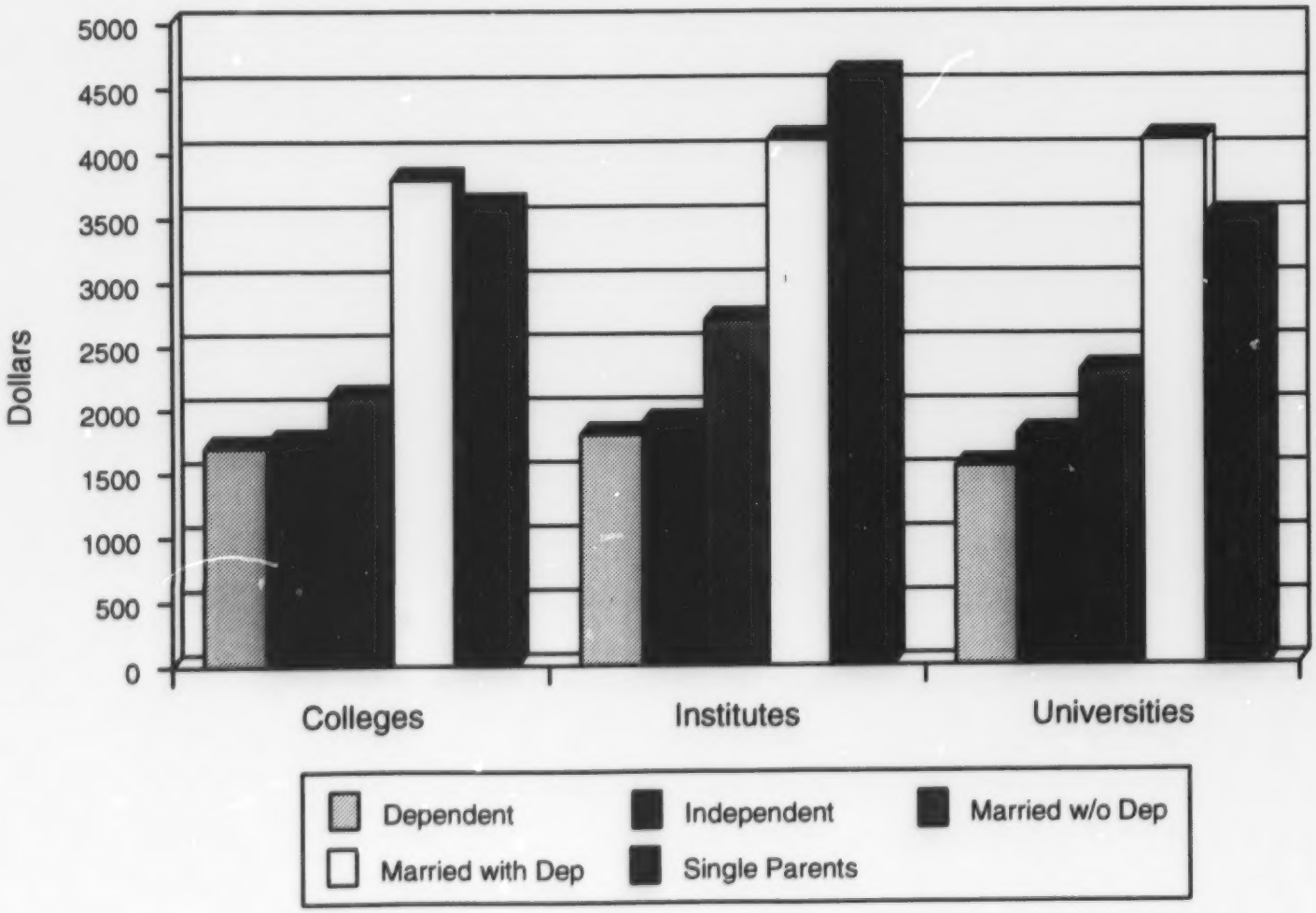
Secretary of State Report to Parliament on Federal and Provincial Support to Post-Secondary Education in Canada. Reports for 1986/87, 1987/88, 1988/89, 1989/90, and 1990/91.

B.C. Post-Secondary Enrolment Statistics for 1985/86, 1986/87, 1987/88, 1988/89, and 1989/90.

Unpublished statistics from the Ministry of Advanced Education, Training and Technology.

Average Unmet Need by Group Type 1991/92

Graph 2



Unmet Needs Report Program Year – 1991/92, MAETT – Student Services Branch, 92/07/06

Table 2

BCSAP Average Unmet Need
1991/92

Group Type	Colleges	Institutes	Universities
Dependent	$1,726	$1,910	$1,525
Independent	$1,763	$1,931	$1,846
Married without Dependents	$2,117	$2,694	$2,347
Married with Dependents	$3,862	$4,067	$4,151
Single Parents	$3,687	$4,547	$3,523

BCSAP Average Unmet Need
1990/91

Group Type	Colleges	Institutes	Universities
Dependent	$1,920	$1,948	$1,553
Independent	$2,017	$2,055	$1,932
Married without Dependents	$2,286	$2,885	$2,540
Married with Dependents	$3,783	$4,097	$3,899
Single Parents	$3,577	$3,181	$3,085

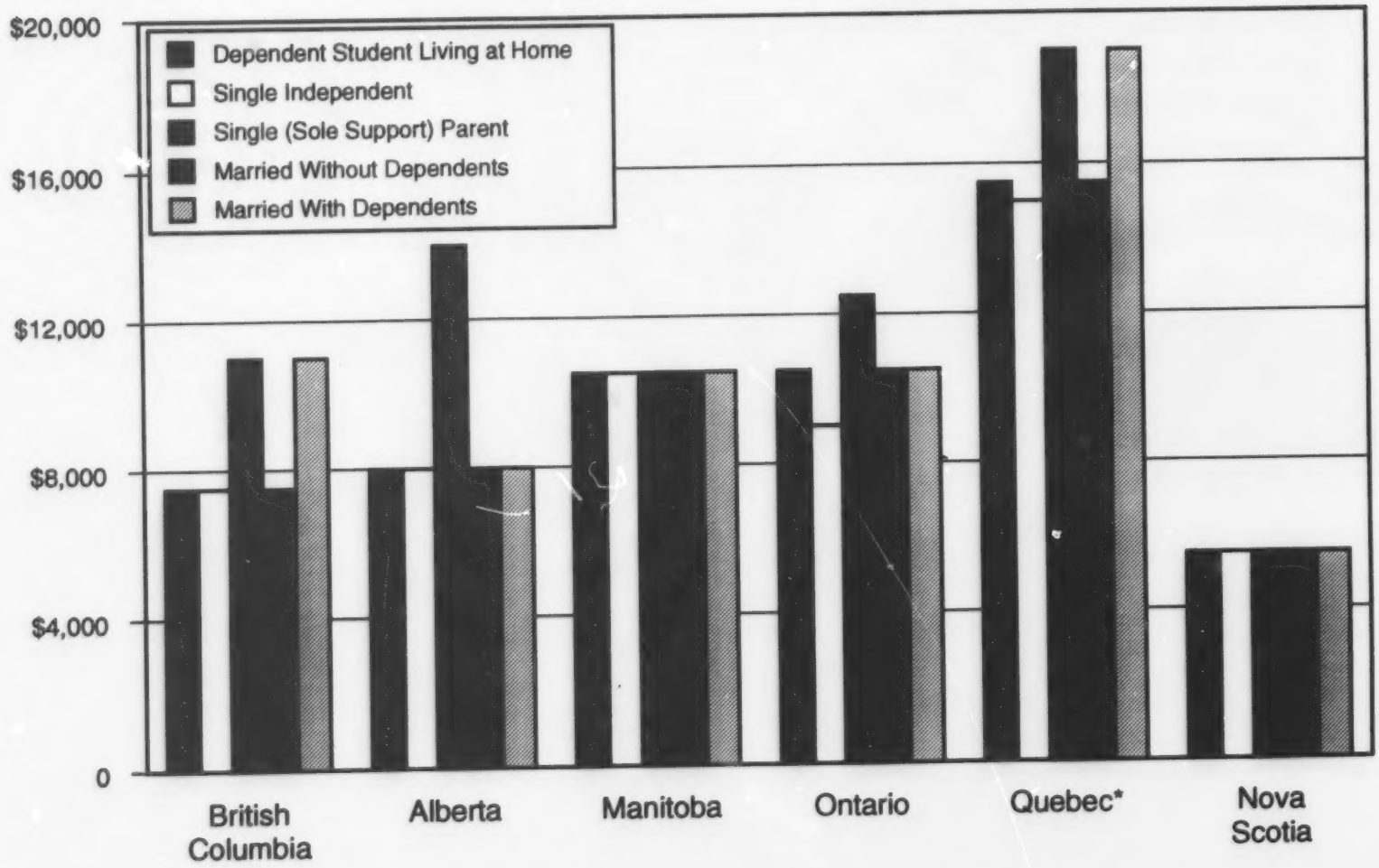
BCSAP Average Unmet Need
1989/90

Group Type	Colleges	Institutes	Universities
Dependent	$1,771	$1,701	$1,589
Independent	$1,985	$1,884	$1,827
Married without Dependents	$2,227	$1,786	$2,009
Married with Dependents	$4,106	$3,911	$3,667
Single Parents	$3,524	$3,417	$3,371

Unmet Needs Report for Program Year – 1991/92, 1990/91, 1989/90
MAETT – Student Services Branch, July 6, 1992

Graph 3

Maximum Government Financial Assistance Available For Students, 1992/93



*University Program

Provincial SFA Awards, 1992/93 Program Year

	B.C.	ALTA	SASK	MAN	ONT	QUE.	N.B.	N.S.	P.E.I.	NFLD	YUKON	NWT
DEPENDENT STUDENTS LIVING AT HOME												
AID AVAILABLE	$3,570 CSL	$3,570 CSL	$3,570 CSL	$3,570 CSL	$5,100 ON	$2,270 (C)	$3,360 CSL	$3,360 CSL	$3,360 CSL	$2,560 CSL	$3,412 YK	$2,900 NT*
	$3,774 EQ*	$1,980 ASL	$2,550 SSL	$3,570 MAN	Study Grant	$2,915 (U)*	$2,700 NB	$2,300 NS	$2,300 PEI	$2,240 PGA	PSE Grant*	Basic Grant
	or BCSL	$2,400 AB	$2,380 SSL	Bursary	$3,570 CSL	$11,025 (C)	Bursary	Bursary	Bursary	$800 CSL	$2,380 YK	$ 523 NT*
		Supp. Grant	Forgivable	$3,570 MAN	$2,000 OSL*	Bursary					Trg. Allow.	Supp. Grant
				Grant		$12,565 (U)					$1,870 Dual	$3,200 NT*
				(Loan for		Bursary					Res. Grant*	Loan
				Prof'l Pgm)*							$3,570 CSL	
TOTAL REPAY-	See Att'd	$ 5,550	$ 8,500	$ 3,570	$ 5,570	$2,270 (C)	$ 3,360	$ 3,360	$ 3,360	$ 3,360	$ 3,570	$ 3,200
ABLE AID	Prov. Notes			-$ 7,140		$2,915 (U)						
TOTAL NON-	See Att'd	$ 2,400	$ 0	$ 7,140	$ 5,100	$11,025 (C)	$ 2,700	$ 2,300	$ 2,300	$ 2,240	$ 7,662	$ 3,423
REPAYABLE AID	Prov. Notes			-$ 3,570		$12,565 (U)						
TOTAL AID	$ 7,344	$ 7,950	$ 8,500	$ 10,710	$ 10,670	$13,295 (C)	$ 6,060	$ 5,660	$ 5,660	$ 5,600	$ 11,232	$ 6,623
AVAILABLE						$15,480 (U)						
DEPENDENT STUDENTS LIVING AWAY FROM HOME												
AID AVAILABLE	$3,570 CSL	$3,570 CSL	$3,570 CSL	$3,570 CSL	$5,100 ON	$2,270 (C)	$3,360 CSL	$3,360 CSL	$3,360 CSL	$2,560 CSL	$3,412 YK	$2,900 NT*
	$3,774 EQ*	$1,980 ASL	$2,550 SSL	$3,570 MAN	Study Grant	$2,915 (U)*	$2,700 NB	$2,300 NS	$2,300 PEI	$2,240 PGA	PSE Grant*	Basic Grant
	or BCSL	$2,400 AB	$2,380 SSL	Bursary	$3,570 CSL	$11,025 (C)	Bursary	Bursary	Bursary	$800 CSL	$2,380 YK	$ 523 NT*
		Supp. Grant	Forgivable	$3,570 MAN	$2,000 OSL*	Bursary					Trg. Allow.	Supp. Grant
		$2,000 AB*		Grant		$12,565 (U)					$1,870 Dual	$3,200 NT*
		Equal Grant		(Loan for		Bursary					Res. Grant*	Loan
				Prof'l Pgm)*							$3,570 CSL	
TOTAL REPAY-	See Att'd	$ 5,550	$ 8,500	$ 3,570	$ 5,570	$2,270 (C)	$ 3,360	$ 3,360	$ 3,360	$ 3,360	$ 3,570	$ 3,200
ABLE AID	Prov. Notes			-$ 7,140		$2,915 (U)						
TOTAL NON-	See Att'd	$ 4,400	$ 0	$ 7,140	$ 5,100	$11,025 (C)	$ 2,700	$ 2,300	$ 2,300	$ 2,240	$ 7,662	$ 3,423
REPAYABLE	Prov. Notes			-$ 3,570		$12,565 (U)						
TOTAL AID	$ 7,344	$ 9,950	$ 8,500	$ 10,710	$ 10,670	$13,295 (C)	$ 6,060	$ 5,660	$ 5,660	$ 5,600	$ 11,232	$ 6,623
AVAILABLE						$15,480 (U)						

* See Provincial Notes for explanation/clarification.

Provincial SFA Awards, 1992/93 Program Year

	B.C.	ALTA	SASK	MAN	ONT	QUE.	N.B.	N.S.	P.E.I.	NFLD	YUKON	NWT
SINGLE INDEPENDENT STUDENTS												
AID AVAILABLE	$3,570 CSL	$3,570 CSL	$3,570 CSL	$3,570 CSL	$3,600 ON	$2,270 (C)	$3,360 CSL	$3,360 CSL	$3,360 CSL	$2,560 CSL	$3,412 YK	$2,900 NT*
	$3,774 EQ*	$1,980 ASL	$2,550 SSL	$3,570 MAN	Study Grant	$2,915 (U)*	$2,700 NB	$2,300 NS	$2,300 PEI	$2,240 PGA	PSE Grant*	Basic Grant
	or BCSL	$2,400 AB	$2,380 SSL	Bursary	$3,570 CSL	$11,025 (C)	Bursary	Bursary	Bursary	$800 CSL	$2,380 YK	$ 523 NT*
		Supp. Grant	Forgivable	$3,570 MAN	$2,000 OSL*	Bursary					Trg. Allow.	Supp. Grant
				Grant		$12,565 (U)					$1,870 Dual	$3,200 NT*
				(Loan for		Bursary					Res. Grant*	Loan
				Prof'l Pgm)*							$3,570 CSL	
TOTAL REPAY-ABLE AID	See Att'd Prov. Notes	$ 5,550	$ 8,500	$ 3,570 -$ 7,140	$ 5,570	$2,270 (C) $2,915 (U)	$ 3,360	$ 3,360	$ 3,360	$ 3,360	$ 3,570	$ 3,200
TOTAL NON-REPAYABLE	See Att'd Prov. Notes	$ 2,400	$ 0	$ 7,140 -$ 3,570	$ 3,600	$11,025 (C) $12,565 (U)	$ 2,700	$ 2,300	$ 2,300	$ 2,240	$ 7,662	$ 3,423
TOTAL AID AVAILABLE	$ 7,344	$ 7,950	$ 8,500	$ 10,710	$ 9,170	$13,295 (C) $15,480 (U)	$ 6,060	$ 5,660	$ 5,660	$ 5,600	$ 11,232	$ 6,623
SINGLE (SOLE-SUPPORT) PARENTS												
AID AVAILABLE	$3,570 CSL	$3,570 CSL	$3,570 CSL	$3,570 CSL	$7,100 ON	$2,270 (C)	$3,360 CSL	$3,360 CSL	$3,360 CSL	$2,560 CSL	$3,412 YK	$2,900 NT*
	$7,684 EQ	$1,980 ASL	$2,550 SSL	$3,570 MAN	Study Grant	$2,915 (U)*	$2,700 NB	$2,300 NS	$2,300 PEI	$3,200 PGA	PSE Grant*	Basic Grant
	or BCSL	$2,400 AB	$2,380 SSL	Bursary	$3,570 CSL	$14,405 (C)	Bursary	Bursary	Bursary	$800 CSL	$3,400 YTG	$ 939 NT*
		Supp. Grant	Forgivable	$3,570 MAN	$2,000 OSL*	Bursary					Trg. Allow.*	Supp. Grant
		$6,000 AB*	$3,740 SSL	Grant		$15,945 (U)*					$1,870 Dual	$4,000 NT*
		Mtce Grant	Spec. Inc.	(Loan for		Bursary					Res. Grant*	Loan
			Forgivable	Prof'l Pgm)*							$3,570 CSL	
TOTAL REPAY-ABLE AID	See Att'd Prov. Notes	$ 5,550	$ 12,240	$ 3,570 -$ 7,140	$ 5,570	$2,270 (C) $2,915 (U)	$ 3,360	$ 3,360	$ 3,360	$ 3,360	$ 3,570	$ 4,000
TOTAL NON-REPAYABLE	See Att'd Prov. Notes	$ 8,400	$ 0	$ 7,140 -$ 3,570	$ 7,100	$14,405 (C) $15,945 (U)	$ 2,700	$ 2,300	$ 2,300	$ 3,200	$ 8,682	$ 3,839
TOTAL AID AVAILABLE	$ 11,254	$ 13,950	$ 12,240	$ 10,710	$ 12,670	$16,675 (C) $18,860 (U)	$ 6,060	$ 5,660	$ 5,660	$ 6,560	$ 12,252	$ 7,839

* See Provincial Notes for explanation/clarification.

Provincial SFA Awards, 1992/93 Program Year

	B.C.	ALTA	SASK	MAN	ONT	QUE.	N.B.	N.S.	P.E.I.	NFLD	YUKON	NWT
MARRIED STUDENTS WITHOUT DEPENDENTS												
AID AVAILABLE	$3,570 CSL	$3,570 CSL	$3,570 CSL	$3,570 CSL	$5,100 ON	$2,270 (C)	$3,360 CSL	$3,360 CSL	$3,360 CSL	$2,560 CSL	$3,412 YK	$2,900 NT*
	$3,774 EQ*	$1,980 ASL	$2,550 SSL	$3,570 MAN	Study Grant	$2,915 (U)*	$2,700 NB	$2,300 NS	$2,300 PEI	$3,200 PGA	PSE Grant*	Basic Grant
	or BCSL	$2,400 AB	$2,380 SSL	Bursary	$3,570 CSL	$11,025 (C)	Bursary	Bursary	Bursary	$800 CSL	$2,380 YK	$ 523 NT*
		Supp. Grant	Forgivable	$3,570 MAN	$2,000 OSL*	Bursary					Trg. Allow.	Supp. Grant
				Grant		$12,565 (U)					$1,870 Dual	$3,200 NT*
				(Loan for		Bursary					Res. Grant*	Loan
				Prof'l Pgm)*							$3,570 CSL	
TOTAL REPAY-	See Att'd	$ 5,550	$ 8,500	$ 3,570	$ 5,570	$2,270 (C)	$ 3,360	$ 3,360	$ 3,360	$ 3,360	$ 3,570	$ 3,200
ABLE AID	Prov. Notes			-$ 7,140		$2,915 (U)						
TOTAL NON-	See Att'd	$ 2,400	$ 0	$ 7,140	$ 5,100	$11,025 (C)	$ 2,700	$ 2,300	$ 2,300	$ 3,200	$ 7,662	$ 3,423
REPAYABLE	Prov. Notes			-$ 3,570		$12,565 (U)						
TOTAL AID	$ 7,344	$ 7,950	$ 8,500	$ 10,710	$ 10,670	$13,295 (C)	$ 6,060	$ 5,660	$ 5,660	$ 6,560	$ 11,232	$ 6,623
AVAILABLE						$15,480 (U)						
MARRIED STUDENTS WITH DEPENDENTS												
AID AVAILABLE	$3,570 CSL	$3,570 CSL	$3,570 CSL	$3,570 CSL	$5,100 ON	$2,270 (C)	$3,360 CSL	$3,360 CSL	$3,360 CSL	$2,560 CSL	$3,412 YK	$2,900 NT*
	$7,684 EQ	$1,980 ASL	$2,550 SSL	$3,570 MAN	Study Grant	$2,915 (U)*	$2,700 NB	$2,300 NS	$2,300 PEI	$3,200 PGA	PSE Grant*	Basic Grant
	or BCSL	$2,400 AB	$2,380 SSL	Bursary	$3,570 CSL	$14,405 (C)	Bursary	Bursary	Bursary	$800 CSL	$3,400 YTG	$ 939 NT*
		Supp. Grant	Forgivable	$3,570 MAN	$2,000 OSL*	Bursary					Trg. Allow.*	Supp. Grant
				Grant		$15,945 (U)*					$1,870 Dual	$4,000 NT*
				(Loan for		Bursary					Res. Grant*	Loan
				Prof'l Pgm)*							$3,570 CSL	
TOTAL REPAY-	See Att'd	$ 5,550	$ 8,500	$ 3,570	$ 5,570	$2,270 (C)	$ 3,360	$ 3,360	$ 3,360	$ 3,360	$ 3,570	$ 4,000
ABLE AID	Prov. Notes			-$ 7,140		$2,915 (U)						
TOTAL NON-	See Att'd	$ 2,400	$ 0	$ 7,140	$ 5,100	$14,405 (C)	$ 2,700	$ 2,300	$ 2,300	$ 3,200	$ 8,682	$ 3,839
REPAYABLE	Prov. Notes			-$ 3,570		$15,945 (U)						
TOTAL AID	$ 11,254	$ 7,950	$ 8,500	$ 10,710	$ 10,670	$16,675 (C)	$ 6,060	$ 5,660	$ 5,660	$ 6,560	$ 12,252	$ 7,839
AVAILABLE						$18,860 (U)						

* See Provincial Notes for explanation/clarification.

B APPENDIX

List of In-Person Presentations

1. Ministry of Advanced Education, Training and Technology

Mary Browning, Director of the Student Services Branch

Scott MacInnis, Manager of University Funding; Universities, Colleges and Institutes Division

Jean Campbell, Coordinator, Adult Special Education and Social Services Programs; Universities, Colleges and Institutes Division

David Mitchell, Coordinator of Services for the Disabled, Vocational Rehabilitation Service

2. Other B.C. Ministries, Agencies

Mary Kimpton, Manager of Collections, Loan Administration Branch; Ministry of Finance and Corporate Relations

Doug Welbanks, Deputy Director, Debtors' Assistance Branch; Ministry of Labour and Consumer Services

Susan Archibald, Ombudsman Officer, Office of the B.C. Ombudsman

John Middleton, Program Coordinator, Employment Initiatives Program, Ministry of Social Services

Errol Price, Principal, Value for Money Audit Division, B.C. Auditor General

3. Organizations within the Post-Secondary System

Nels Granewall, Chair, Association of Student Awards Personnel of B.C.

Rick Kleiman, Executive Director, B.C. Private Post-Secondary Education Commission

Marie Tomko, Commissioner, B.C. Private Post-Secondary Education Commission

4. Others

Phillip Lavigne, Chief, Program Development Programs, Student Assistance Branch, Secretary of State, Canada

David Mitchell, MLA

Dr. David Stager, Professor of Economics at the University of Toronto and author of *Focus on Fees: Aternative Policies for University Tuition Fees*

Winston Leckie, Executive Director, ORW

Shauna Butterwick, B.C. Director, Canadian Congress of Learning Opportunities for Women

C APPENDIX

List of Formal Submissions

1. Post-Secondary Institutions

British Columbia Institute of Technology
Gerald A. Moss, Vice President, Student Service and Educational Support

Camosun College
Daniel J. Cornish, President
Niki Stanford, Chairperson of Student Society

Douglas College
Hilary Cheung, Coordinator, Development Studies
Gladys Loewen, Coordinator of Disabled Student Services

East Kootenay Community College
Denise Paquette-Ritchie, Student

Kwantlen College
Derek Francis, Vice-President, Educational & Organizational Support
Dianne Grimmer, Student Awards Officer

Malaspina College
Karen Aird, Program Manager and Len Rowantree, Coordinator, Financial Awards and Employment Office
Sharon Bertchilde, Head of Parksville Campus
Jamie Brennan, Coordinator, Access and Assessment Services
Maggy Burnett, Coordinator, Counselling Services
Sue Creba, Student
Maria Gomes, Working Group on Women's Issues (WGOWI)
James Ludvigson, Vice President External, M.C.S.U.
Rick Monaghan, Coordinator, Secondary School Liaison
Francis P. Tait, Educational Planner/Coordinator First Nations

Northern Lights College
Paul Dampier, Registrar and Director of Educational Support Services
Carolyn Krauss, Board of Northern Lights College

North Island Community College
Sherry Cooley, Executive Chair, Students' Association

Northwest Community College
Yvonne Nielson, Student

Okanagan College
Gail Bernacki, Chair of the Board

Open Learning Agency
Elaine Harris, Coordinator, Financial Awards

Selkirk College
Catherine Schnare, Learning Skills Centre Instructor
Jake Van Hemert, Financial Aid Officer

Simon Fraser University
Bob Beet, President of Student Society
Scott Probst, Student Society, Graduate Issues Committee
Louise Smith, Teaching Support Staff Union (1992 Childcare Survey Report: Flexible Childcare at SFU)
Jill Stainsby, Teaching Support Staff Union
Silvia Stroet, Student

University of British Columbia
Stan de Mello, School of Social Work
Heather J. O'Leary, Student
Sacha Veilette, President, Graduate Student Society
Ruth Warick, Director, Disability Resource Centre

University College of the Cariboo
Laury Malcolm, Student
Catherine McNeely, Awards Officer
Beth Simpson, President Cariboo Student Society

University College of the Fraser Valley
Erling Close, Dean of Educational Support Services

University of Victoria
Raymond Candy, Student
Nels Granewall, Manager, Student Financial Aid Services
Pamela Griffin, Student
James Griffith, Director, Student and Ancillary Services
Samual Scully, Vice-President Academic and Provost
Students' Society, Vancouver Island Public Interest Research Group
Linda Woodhouse, Student

Vancouver Community College
Crystal Dahl, Student

2. Other Organizations

Advanced Education Council of British Columbia
Dr. T.A. Weninger, Vice-President

B.C. Colleges and Institutes Counsellors' Association
Allan Clarkson, President

B.C. Educational Association of Disabled Students

B.C. Paraplegic Association
Jannie Berntsen, Vocational Rehabilitation Counsellor

Canadian Bar Association, B.C. Branch, Young Lawyers Section

Canadian Congress for Learning Opportunities for Women (CCLOW)

Canadian Federation of Students
Barriers to Access: The B.C. Student Assistance Program
'Other' Barriers to Access
Canada Student Loan Default Issues
A HECS on Students: An Income Contingent Loan Repayment Plan

College-Institute Educators' Association of B.C.

The Conference Board of Canada
Dropping Out: The Cost to Canada by Brenda Lafleur

Education Information Centre Consortium
Raelene Christie

Fraser Valley University Society
Karen Young, President

Private Career Training Association of B.C.
Larry Breitkreutz

Rossland - Trail Post-Secondary Education Committee
Andrea Kastner

Shaughnessy Heights United Church
Reverend Robert F. Smith

3. Individuals

Kevin Brown (Vancouver)
R. Cacchioni (Kelowna)
Richard Diamond (Victoria)
Jacques du-Velodrome (Vancouver)
Ryan J. Dyer (Vancouver)
Gary Fisher (Vancouver)
Denise Goodkey (Prince George- Iris Haugen (Sidney)
Kathryn L. Howell (Victoria)
Helen Lake (Delta)
Vicki Larson and Dave Moore (Kelowna)
Veena Manhas (Duncan)
Lynn Marchand (Castlegar)
Kalen Marquis (Pitt Meadows)
Elizabeth McLean (North Vancouver)
Brian Nelson (Vancouver)
Alex Nikolajevich (Delta)
Elizabeth Nordlund (White Rock)
Marion E. Pierce (Victoria)
Pam Rogers (Vancouver)
Maria Ronderos (Vancouver)
Sarah J. Stacy (Kelowna)
Martyn C. Straaten (Victoria)
Katie Stuart (Vancouver)
Darcy Suehn (Burnaby)
Kimberley Vincent (Victoria)

D APPENDIX

List of Areas for Research/Data Collection

1. **Profile of In-province, Out-of-Province and Private BCSAP applicants with breakdowns:**

    - Gender and age
    - Gender and group type (A, B Single, B Married Without Children, B Married With Children, B Single Parent)
    - Group A by parental income
    - Married students with children by number of children
    - Single Parents by number of children
    - Institution type (university, college, institute) by gender, age and group type
    - Program type (academic undergraduate, academic graduate, career/ technical, vocational adult basic education) by gender, age and group type
    - Year of study by gender, age and group type

2. **BCSAP awards to In-province, Out-of-Province and Private applicants with break downs:**

    - Number of recipients and value for each of the following: Canada Student Loans, B.C. Student Loans, Equalization Payments and Supplemental Payments)
    - Total awards (including CSL, BCSL, EP, Supp) by group type
    - Total awards by gender and age
    - Total awards by institution type, program type, year of study
    - CSL and BCSL by gender, age, group type, institution type, program type, year of study
    - EP by gender, age, group type, institution type, program type, year of study

3. **Loan Remission Program with breakdowns:**

    - Total applicants, number granted remission, number denied remission
    - Number of students who apply for remission compared to number of BCSAP recipients in their final year of study
    - Amount of remission by:
        - gender, age and group type
        - institution type, program type and year of study
    - Number of applicants who took longer than standard program length + one year to complete program (categorized as +1 year, +2 etc.)

4. **BCSAP Assessed Need for In-province, Out- of-Province and Private applicants with breakdowns:**

    - Gender, age and group type
    - Institution type, program type and year of study

5. **Unmet BCSAP Assessed Need and Unmet Request for In-province, Out-of-Province and Private applicants, with breakdowns:**

    - Gender, age and group type
    - Institution type, program type and year of study

6. **Number of applicants denied BCSAP due to not meeting the "satisfactory progress" requirement.**

7. **Reassessments and Appeals, with breakdowns:**

    - Number of reassessments by type, number approved in full, number ap proved in part, number not approved
    - Number of appeals by type, with comparision of number handled in the Student Services Branch and number handled by Appeal Committees

8. **Debt load of students, including both Canada Student Loan and B..C. Student Loan debt, with breakdowns:**

    - Gender, age and group type
    - Institution type, program type and year of study

9. **B.C. Student Loan Defaults for In-province, Out-of-Province and Private students, with breakdowns:**

    - By size of loan
    - Gender, age and group type
    - Institution tpe, program type and yar of study
    - Reason for default
    - By those who received:
        - CSL and EP
        - CSL and BCSL
        - CSL, BCSL and EP
        - CSL, BCSL and Remission
    - By timing of default

10. **Bankruptcies including student loans, with breakdowns by gender and age.**

11. **Block Funding Programs, with number of recipients and total expenditures for the following:**

    - Work Study
    - Adult Basic Education Student Assistance
    - B.C. Part-time Student Assistance Program with breakdowns as follows:
    - Recipients by gender, age and group type
    - Total expenditures by institution

Delivery of Government Financial Aid Programs:
Critical Success Factors and Performance Indicators

Appendix E

I. The Student Perspective

Critical Success Factors	Performance Indicators	Targets	Specific Deliverables
Equity	Individual treatment	• recognition of special circumstances early in process • responsive to regional differences • value-added input at initial assessment, reassessment and appeal stages • identification of unmet need	Recognition of (examples): • differential transportation costs by region • additional living costs for special situations • exceptional expenses (medical, diet, etc.) • BCSAP unmet assessed need communicated to institutions within 24 hours of SFAS assessment
	Effective targeting	• reduction in volume of appeals • reduction of program abuse • recognition of needs of specific groups	• reduction in volume of appeals to 5% of total applications • increase verification/audit to 10% • identification of high-need groups (e.g., sole support parents, students with disabilities, Group A students from low income backgrounds, etc.)
	Due process	• appeal process independent and fair	• process to meet standards of BC Ombudsman's office
Timeliness	Turnaround times	Fast response times for: • confirmation of receipt • application correction request & processing problem notification • notification of award	 • 1 week after submission • 2 weeks after submission • 2 weeks after submission (clean applications); no later than 4 weeks for all applications
Information	Inquiry response (for pre-applications, application status and post-application stages)	• accurate, fast, comprehensive and accessible	• same day inquiry response • testing done with assessment and reassessment notices on large groups of students at all types of post-secondary institutions.
	Debt information	• student notification of outstanding loan balance	• student made aware of debt-load at time of award notification
Service	Treatment of BCSAP applicants and recipients	• increased customer service and higher customer satisfaction (as measured via focus groups) • Face-to-face service available	• extensive student evaluation during SFAS testing phase • focus group reports every 6 months
User Friendliness	Publications/forms - ease of use	• manageable, easy-to-understand publications and forms • vast majority of students and parents should be able to complete forms accurately and unassisted	• extensive student evaluation during SFAS testing phase • length of base application form: 4 pages • 90% of applications should be clean on first submission
Flexibility	Handling of: split enrolments inter-institutional transfers withdrawal-reentrys changes in applicant financial circumstances	• timely and accurate processing of complex assessments • fast turnaround times for re-assessments	• see Timelines above for specifics
Confidentiality	Handling of student, parent and spouse personal and financial information	• maintenance of security and confidentiality throughout the system	• student and financial officer access only
Stability	Changes to government policy and procedures	• consistent and accurate information to students all year	• revisions made once a year (i.e., no changes in middle of program year)

Delivery of Government Financial Aid Programs: Critical Success Factors and Performance Indicators

II. The Post-Secondary Institution Perspective

Critical Success Factors	Performance Indicators	Targets	Specific Deliverables
System Compatibility	Ease of interfacing SFAS with institutional systems	• SFAS developed to easily interface with institutional systems	• interface with institutional systems in place by SFAS implementation date
Timeliness	Receipt by institutions of application status and assessment details	• fast response times on application status and assessment details	• institutions must have application status and award details within 24 hours prior to student receipt
Cost Effectiveness	Cost of institutional staff and resources	• financial aid staffing and systems costs must not increase • limit institutional costs for student funding during wait times (e.g., emergency loans)	 • a measurable reduction in carrying costs should appear
Flexibility	Differentiated response capability	• address educational delivery variables (e.g., continuous entry, variable length programs, distance education, co-op education)	• application processing time for non-traditional delivery modes to be no longer than that for traditional modes
Information	Updating institutional financial aid offices	• financial aid offices to receive ongoing and comprehensive training/in-servicing on BCSAP policy, procedures and processes	• continued issuance of BCSAP policy and procedures manuals to FAOs • semi-annual MAETT training workshops for FAOs
Accountability	Program ownership clear	• MAETT recognized as owner of program by students, parents and general public	• significant reduction in complaints/abuse at institutional financial aid offices
Stability	Changes to government policy and procedures Consistent standard of program delivery province-wide	• consistent and accurate information to FAOs throughout the year • uniform standards for delivery system province-wide	• revisions made once a year (i.e., no changes in the middle of a program year) • comparative tests done among institutions on system response times, etc.

F GLOSSARY

The following glossary has been prepared by the Ministry of Advanced Education, Training and Technology to assist readers of this report. Definitions reflect B.C. Student Assistance policy in place for the 1992/93 program year.

average earnings — defined as Statistics Canada Average Weekly Earnings.

basic married student maintenance allowance — a $13,329 allowance used in the process of calculating student financial need in the case of married students. It is considered to cover 12 months of basic living expenses such as food, clothing, housing, utilities, home furnishing and equipment, household operations, medical supplies, personal care, recreation, communication and transportation.

child allowances — an amount set by the federal government and used in the assessment of need for students with dependent children. For children newborn to 11 years, student parents receive $1,879, for children age 12-15 years, $2,784, and for children 16 years and above, $3,396.

daycare subsidy policy — the policy established by the Ministry of Social Services to determine the level of assistance given to clients who require help in meeting daycare costs.

expected student contribution — the minimum amount a student is expected to save for their education in the months immediately preceding each academic year.

extra housing allowance - an allowance used in the process of calculating student need in the case of married students and single parents. It provides for the cost of extra bedrooms required to house dependent children or relatives. The allowance is $634 for the first, third, fifth (etc.) dependent residing with the student.

FTE — full-time equivalent is defined as the number of full-time of part-time student spaces that would be equivalent to one student with a full course load attending for one academic year.

federal parental contribution tables — tables generated by the Canada Student Loan Program and used to determine the amount of expected parental contribution.

Group A (dependent) — a student considered to be financially dependent on parents.

Group B (independent) — a student considered to be financially independent of parents.

loan lifetime limits/review points — the maximum a student is allowed to borrow. For the Canada Student Loan program the maximum is $20,000 for an undergraduate degree or other four-year program, $30,000 for a master's degree, $40,000 for a doctorate and $15,000 for any other program. These limits may be increased in extenuating circumstances. For the B.C. Student Loan, the lifetime limit is $30,000. Once at the $30,000 level, students' situations are reviewed by a committee, which determines if the student will be allowed to receive further funding.

median provincial salary — as determined by Statistics Canada.

minimum course load — minimum number of courses students must take to qualify for government assistance. It is currently 60 per cent of a full course load.

Modified Group B independent — students who can provide satisfactory evidence of a permanent and severe breakdown in the relationship with parents or legal guardian.

motor vehicle exemptions — the portion of the value of a motor vehicle exempted when calculating assets.

need assessment calculation — calculation of a student's financial need based on an analysis of expenses and resources. Expenses are assessed using standard cost allowances established by the federal and /or provincial governments.

parental contribution — the amount that parents are expected to contribute to the costs of their children's education. Parental contribution is only expected in cases where students have not established independence by: a) working two years; b) being out of secondary school for four years; c) being married or a single parent.

part-time earnings exemptions — students who work part-time while attending post-secondary study are allowed a $50 per week exemption on earnings. Only net income above the exemption is considered a resource in the calculation of financial need.

personal responsibility provision — students are expected to show personal responsibility by working, volunteering, studying full time, or caring for a dependent 11 years and under during the four months immediately preceding the program of study for which aid is requested.

portability policy — determines whether students are eligible to receive provincial student assistance while studying outside the province.

satisfactory progress policy — a student must be progressing toward graduation in order to continue receiving assistance. If a student does not successfully complete three terms/ semesters while receiving student assistance, that student must successfully complete two terms without funding to reapply for assistance.

special consideration process — in special circumstances B.C. Student Assistance applications are considered on an individual basis by staff at the Student Services Branch.

timely completion — the time normally required to complete a program of study plus one year of grace. Students can be considered for loan remission for this number of years.

unmet need — the difference between a student's total expenses — as recognized by the government need assessment process — and the student's total resources.

urban poverty line —the urban poverty line used in this report is the one as defined by the National Welfare Council.